

And it is further agreed by and between the parties that should legal proceedings be instituted for the foreclosure of this Mortgage or for any purpose involving this Mortgage, or should the debt hereby secured be placed in the hands of an attorney at law for collection by suit or otherwise, that all costs and expenses incurred by the Mortgagee, its successors or assigns, including a reasonable counsel fee of not less than Fifteen Percent (15%) of the amount involved, shall thereupon become due and payable as a part of the debt secured hereby and may be recovered and collected hereunder.

Provided always, and it is the true intent and meaning of the parties to these presents, that if Mortgagor, Mortgagor's successors and assigns, shall pay or cause to be paid unto the Mortgagee, its successors or assigns, the debt with interest thereon, if any shall be due, and also all sums of money paid by the Mortgagee, its successors and assigns, according to the conditions and agreements of this Mortgage, then this deed of bargain and sale shall cease, determine and be void; otherwise, it shall remain in full force and virtue.

Mortgagor further covenants that during the term hereof, the Mortgagor shall pay before delinquent all taxes and assessments that may be levied or assessed against said premises or any part thereof. It is specifically agreed that if the Mortgagor shall fail to pay such taxes as aforesaid, then said taxes may be paid by Mortgagee, its successors and assigns, and the sums so expended shall be a demand obligation and become part of the debt secured hereby and draw interest at the normal rate specified in said Promissory Note from date so expended until paid, or at the option of the Mortgagee may be accelerated, declared due and be collected in any manner provided in this instrument or by law.

In the event the premises covered hereby, or any part or portion thereof, shall hereafter be condemned or taken for public use under power of eminent domain, Mortgagee, its successors or assigns, shall have the right to demand and receive all damages awarded for the taking of or damages to said premises, up to the amount then unpaid on the indebtedness secured hereby, and may apply same upon the payment or payments last payable thereon. To that end, in the event of such taking, an amount of the debt secured hereby equal to the damages so awarded for the taking of or damages to said premises shall, contemporaneously therewith, be accelerated to maturity.