

TO HAVE AND TO HOLD all and singular the said premises unto the Mortgagee, his heirs, assigns, executors, administrators, successors, and assigns forever.

The Mortgagee covenants that he is lawfully seized of the premises hereunto conveyed, and that he has good right and lawful authority to sell, convey, or assign the same, and that he is free of all liens and encumbrances whatsoever. The Mortgagee further covenants that he will defend and maintain the premises unto the Mortgagee, to whom the same are hereunto conveyed, and lawfully claiming the same, or any part thereof.

The Mortgagee covenants and agrees as follows:  
1. That he will lawfully pay the principal of and interest on the debt secured hereby, in accordance with the provisions hereinafter provided.

2. That he will pay the full amount of the Mortgagee's expenses, including the cost of the Mortgagee, for the payment of taxes, interest, and premiums on any policies of insurance, and all other charges and expenses, which may be made hereafter by the Mortgagee, on the premises, and that the same shall be paid by the Mortgagee, and that the Mortgagee shall be held liable for the same.

3. That he will pay the Mortgagee's expenses, including the cost of the Mortgagee, for the payment of taxes, interest, and premiums on any policies of insurance, and all other charges and expenses, which may be made hereafter by the Mortgagee, on the premises, and that the same shall be paid by the Mortgagee, and that the Mortgagee shall be held liable for the same.

4. That he will pay the Mortgagee's expenses, including the cost of the Mortgagee, for the payment of taxes, interest, and premiums on any policies of insurance, and all other charges and expenses, which may be made hereafter by the Mortgagee, on the premises, and that the same shall be paid by the Mortgagee, and that the Mortgagee shall be held liable for the same.

5. That he will pay the Mortgagee's expenses, including the cost of the Mortgagee, for the payment of taxes, interest, and premiums on any policies of insurance, and all other charges and expenses, which may be made hereafter by the Mortgagee, on the premises, and that the same shall be paid by the Mortgagee, and that the Mortgagee shall be held liable for the same.

6. That he will pay the Mortgagee's expenses, including the cost of the Mortgagee, for the payment of taxes, interest, and premiums on any policies of insurance, and all other charges and expenses, which may be made hereafter by the Mortgagee, on the premises, and that the same shall be paid by the Mortgagee, and that the Mortgagee shall be held liable for the same.

7. That he will pay the Mortgagee's expenses, including the cost of the Mortgagee, for the payment of taxes, interest, and premiums on any policies of insurance, and all other charges and expenses, which may be made hereafter by the Mortgagee, on the premises, and that the same shall be paid by the Mortgagee, and that the Mortgagee shall be held liable for the same.

8. That he will pay the Mortgagee's expenses, including the cost of the Mortgagee, for the payment of taxes, interest, and premiums on any policies of insurance, and all other charges and expenses, which may be made hereafter by the Mortgagee, on the premises, and that the same shall be paid by the Mortgagee, and that the Mortgagee shall be held liable for the same.

9. That he will pay the Mortgagee's expenses, including the cost of the Mortgagee, for the payment of taxes, interest, and premiums on any policies of insurance, and all other charges and expenses, which may be made hereafter by the Mortgagee, on the premises, and that the same shall be paid by the Mortgagee, and that the Mortgagee shall be held liable for the same.

10. The covenants herein contained shall bind, and the benefits and advantages shall inure to, the respective heirs, executors, administrators, successors, and assigns of the parties hereto. Whenever used, the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

WITNESS my hand and seal this 1st day of April 1954

Signed, sealed, and delivered  
in the presence of:  
*Milton W. Mullikin* (SEAL)  
*[Signature]* (SEAL)  
*[Signature]* (SEAL)  
*[Signature]* (SEAL)