TO HAVE AND TO HOLD, all and singular the said premises unto the Mortgagee, its successors and assigns forever.

The Mortgagor covenants that he is lawfully seized of the premises hereinabove described in fee simple absolute, that he has good right and lawful authority to sell, convey, or encumber the same, and that the premises are free and clear of all liens and encumbrances whatsoever. The Mortgagor further covenants to warrant and forever defend all and singular the premises unto the Mortgagee forever, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.

The Mortgagor covenants and agrees as follows:

- 1. That he will promptly pay the principal of and interest on the indebtedness evidenced by the said note, at the times, and in the manner therein provided.
- That this mortgage shall secure the Mortgagee for such further sums as may be advanced hereafter, at the option of the Mortgagee, for the payment of taxes, insurance premiums, public assessments, repairs or other purposes after to the Mortgageor by the Mortgagee; and that all sums so advances readvances or credits that may be made here-Mortgage debt and shall be payable on demand of the Mortgagee, unless otherwise provided in writing.
- 3. That he will keep the improvements now existing or hereafter erected on the mortgaged property insured as may be required from time to time by the Mortgagee against loss by fire and other hazards, in such amounts as may be required by the Mortgagee, and in companies acceptable to it, and that he does hereby assign to the Mortgagee all such policies, and that all such policies and renewals thereof shall be held by the Mortgagee and have attached thereto or other hazards, the Mortgagee may, at its option, apply the proceeds of the insurance to the mortgage indebtedness or to the restoration or repair of the property damaged.
- 4. That he will keep all improvements now existing or hereafter erected upon the mortgaged property in good repair, and should he fail to do so, the Mortgagee may, at its option, enter upon said premises, make whatever repairs are necessary, and charge the expenses for such repairs to the mortgage debt.
- 5. That the Mortgagee may require the maker, comaker or endorser of any indebtedness secured hereby to carry life insurance upon himself in a sum sufficient to pay all sums secured by this mortgage, designating the Mortgage as beneficiary thereof, and, upon failure of the Mortgagor to pay the premiums therefor; the Mortgagee may, as its option, pay said premiums, and all sums so advanced by the Mortgagee shall become a part of the mortgage debt.
- 6. That, together with, and in addition to, the monthly payments of principal and interest payable under the terms of the note secured hereby, he will pay to the Mortgagee, on the first day of each month, until the indebtedness secured hereby is paid in full, a sum equal to one-twelfth of the annual taxes, public assessments and insurance prepublic assessments, the Mortgagee, and, on the failure of the Mortgagor to pay all taxes, insurance premiums and debt.
- 7. That he hereby assigns all the rents, issues, and profits of the mortgaged premises from and after any default hereunder, and should legal proceedings be instituted pursuant to this instrument, then the Mortgagee shall have the right to have a receiver appointed of the rents, issues, and profits, who, after deducting all charges and expenses profits, toward the payment of the debt secured hereby.
- 8. That, at the option of the Mortgagee, this mortgage shall become due and payable forthwith if the Mortgagor shall convey away said mortgaged premises, or if the title shall become vested in any other person in any manner what-
- 9. It is agreed that the Mortgagor shall hold and enjoy the premises above conveyed until there is a default under this mortgage or in the note secured hereby. It is the true meaning of this instrument that if the Mortgagor than this mortgage and of the note secured hereby. It is the true meaning of this instrument that if the Mortgagor then this mortgage shall be utterly null and void; otherwise to remain in full force and virtue. If there is a default in Mortgagee, all sums then owing by the Mortgager to the Mortgage shall become distributed by the Mortgager.

this mortgage may be foreclosed. Should any legal proceedings should the Mortgagee become a party to any suit involving therein, or should the debt secured hereby or any part thereof be to be suit or otherwise, all costs and expenses incurred by the Mobecome due and payable immediately or on demand, at the opt thereby, and may be recovered and collected hereunder.	his Mortgage or the for his Mortgage or the tit placed in the hands of an	eclosure of this mortgage, or le to the premises described attorney at law for collection
10. The covenants herein contained shall bind, and the heirs, executors, administrators, successors, and assigns of the particulate the plural, the plural the singular, and the use of any WITNESS my hand and seal this 10thday of	benefits and advantages s ties hereto. Whenever us gender shall be applica March	shall insure to, the respective ed, the singular number shall ble to all genders. , 196 2
Signed, sealed, and delivered  n the presence of:	Good B	Wilson (SEAL)
Hellowkins		(SEAL)