As a part of the consideration for the loan secured by this mortgage, the mortgagor further agrees as follows:

- (a) To pay all taxes, insurance premiums, and public assessments promptly when due and in the event of his failure to do so, it is agreed that the mortgagee shall have the right to declare the entire unpaid balance due and payable.
- (b) In the event of the sale of the property by the mortgagor the entire unpaid balance shall become immediately due and payable at the option of the mortgagee.

TOGETHER with all and singular the Rights, Members, Hereditaments and Appurtenances to the said Premises belonging, or in anywise incident or appertaining.

TO HAVE AND TO HOLD all and singular the said Premises unto the said Mortgagee and its successors and Assigns forever, And I do hereby bind myself, my Heirs, Executors and Administrators to warrant and forever defend all and singular the said Premises unto said Mortgagee and its successors Heirs and Assigns, from and against myself and my Heirs, Executors, Administrators and Assigns, and every person whomsoever lawfully claiming

or to claim same or any part thereof.