

Together with all and singular the rights, members, hereditaments, and appurtenances to the same belonging or in any way incident or appertaining, and all of the rents, issues, and profits which may arise or be had therefrom, and including all heating, plumbing, and lighting fixtures and any other equipment or fixtures now or hereafter attached, connected, or fitted thereto in any manner; it being the intention of the parties hereto that all such fixtures and equipment, other than the usual household furniture, be considered a part of the real estate.

TO HAVE AND TO HOLD, all and singular the said premises unto the Mortgagees, their heirs, successors and assigns forever. The Mortgagors further bind themselves and their heirs, executors, administrators, and assigns to warrant and forever defend all and singular the said premises unto the Mortgagees forever, from and against the Mortgagors, their heirs, executors, administrators and assigns and any other persons whomsoever lawfully claiming the same or any part thereof.

The Mortgagors further covenant and agree as follows:

1. That they will promptly pay the principal and interest on the indebtedness evidenced by the said note, at the times and in the manner therein provided;

2. That this Mortgage shall also secure the Mortgagees for such further sums as may be advanced hereafter, at the option of the Mortgagees, for the payment of taxes, insurance premiums, public assessments, repairs or other purposes; and that all sums so advanced, credits made, or amounts owing shall bear interest at the same rate as the Mortgage debt and shall be payable on demand of the Mortgagees, unless otherwise provided in writing, and the lien of this mortgage securing such advances and readvances shall be superior to the rights of the holder of any intervening lien or encumbrance;

3. That Mortgagors will keep the improvements now existing or hereafter erected on the mortgaged property insured against loss by fire and that they will keep all improvements now existing or hereafter erected in good repair, and should she fail to do so, the Mortgagees may, at their option, enter upon said premises, make whatever repairs are necessary, and charge the expenses for such repairs or the completion of such construction to the mortgage debt;

4. That they will pay, when due, all taxes, public assessments, and other governmental or municipal charges, fines or other impositions against the mortgaged premises;

5. This Mortgage is subordinate to and inferior to the lien of that certain Mortgage of Mortgagors to American Federal Bank, FSB, of even date herewith.

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