Together with all buildings, improvements, fixtures or appurtenances now or hereafter erected thereon or placed therein, including all apparatus, equipment, fixtures or articles, whether in single units or centrally controlled, used to supply heat, gas, airconditioning, water, light, power, refrigeration, ventilation or other services, and any other thing now or hereafter therein or thereon, the furnishing of which by lessors to lessees is customary or appropriate, including screens, window shades, storm doors and windows, floor coverings, screen doors in a dose, beds, awnings, stoves and water heaters (all of which are intended to be and are hereby declared to be a part of said real estate whether physically attached thereto or not); and also together with all easements and the rents, issues and profits of said premises which are hereby pledged, assigned, transferred and set over unto the Mortgagee, whether now due or hereafter to become due as provided herein. The Mortgagee is hereby subrogated to the rights of all mortgagees, lienholders and owners paid off by the proceeds of the loan hereby secured.

TO HAVE AND TO HOLD the said property, with said buildings, improvements, fixtures, appurtenances, apparatus and equipment, unto said Mortgagee forever, for the uses herein set forth, free from all rights and benefits under the homestead, exemption and valuation laws of any State, which said rights and benefits said Mortgagor does hereby release and waive.

TO SECURE

(1) the payment of a Note executed by the Mortgagor to the order of the Mortgagee bearing even date herewith in the principal sum of

Twenty Thousand Eight Hundred and No/100 ---------- Dollars

($ 20,800.00), which Note, together with interest thereon as therein provided, is payable in monthly installments of

One Hundred Thirty-Eight and 40/100 ---------- Dollars

($ 138.40), commencing the first day of February , 19 68,

which payments are to be applied, first, to interest, and the balance to principal, until said indebtedness is paid in full.

(2) any advances made by the Mortgagee to the Mortgagor, or his successor in title, for any purpose at any time before the release and cancellation of this Mortgage, but at no time shall this Mortgage secure advances on account of [illegible]

advances, to a sum in excess of Twenty Thousand Eight Hundred and No/100 Dollars ($ 20,800.00 [illegible] that, nothing herein contained shall be considered [illegible] amounts that shall be secured he[illegible] advanced to prote[illegible] in accordance with covenants contained in the [illegible]

[illegible] performance of all covenants and obligations of the Mortgagor to the Mortgagee, as contained herein [illegible]

The Mortgagors understand and agree that this is a purchase money mortgage.

THE MORTGAGOR COVENANTS:

A. (1) To pay said indebtedness and the interest thereon as herein and in said note provided, or according to any agreement extending the time of payment thereof; (2) To pay, when due and before any penalty attaches thereto all taxes, special taxes, special assessments, water charges and sewer service charges against said property (including those heretofore due) and to furnish Mortgagee, upon request, duplicate receipts therefor, and all such items extended against said property shall be conclusively deemed valid for the purpose of this requirement; (3) To keep the improvements now or hereafter upon said premises insured against damage by fire and such other hazards as the Mortgagee may require to be insured against and to provide public liability insurance and such other insurance as the Mortgagee may require, until said indebtedness is fully paid, or in case of foreclo[illegible] until expiration of the period of redemption, for the full insurable value thereof, in such companies, through such agents or brokers, and [illegible] such form as shall be satisfactory to the M[illegible] Insurance policies shall remain with the Mortgagee during said period or periods, and contain the usual clause satisfactory to the Mortgagee making them payable to the Mortgagee; and in case of foreclosure sale payable to the owner of the certificate of sale, owner of any deficiency, any receiver or redemptioner, or any grantee in a Master's or Commissioner's deed; and in case of loss under such policies, the Mortgagee is authorized to adjust, collect and compromise, in its discretion all claims thereunder and to execute and deliver on behalf of [illegible] all necessary proofs of loss, receipts, vouchers, releases and acquittances required to be signed by the insurance companies, and the Mortgagor agrees to sign, upon demand, all receipts, vouchers and releases required of him to be signed by the Mortgagee for such purpose; and the Mortgagee is authorized to apply the proceeds of any insurable claim to the restoration of the property or upon the indebtedness hereby secured in its discretion, but monthly payments shall continue until said indebtedness is paid in full; (4) Immediately after destruction or damage, to commence and promptly complete the rebuilding or restoration [illegible] buildings and improvements now or hereafter on said premises, unless Mortgagee elects to apply the indebtedness secured by [illegible] insurance covering such destruction or damage; (5) To keep said premises [illegible] condition and repair, without [illegible] any mechanic's or other lien or claim of lien not expressly subordinated to the lien hereof; (6) Not to remove, suffer or permit any [illegible] to be removed; (7) To comply with all laws [illegible] embers [illegible] of (8) Not to make, suffer or permit, without the written permission of the Mortgagee [illegible] any act or omission to act; (9) To comply with all laws [illegible] ed, (a) any use of the property for any purpose other than that for which it is now used, (b) any alterations [illegible] aratus, appurtenances, fixtures or equipment now or hereafter upon said property, (c) any purchase on conditional agreement under which title is reserved in the vendor, of any appurtenances, fixtures or equipment to be placed in or upon any buildings or improvements on said property.

B. In order to provide for the payment of taxes, assessments, insurance premiums, and other annual charges upon the property securing this indebtedness, I promise to pay monthly to the Mortgagee, in addition to the above payments, a sum estimated to be equivalent to one-twelfth of such items, which payments may, at the option of the Mortgagee, (a) be held by it and commingled with other such funds of its own funds for the payment of such items, (b) be carried in a savings account and [illegible] to pay such items; or (c) be credited to the unpaid balance of said indebtedness as received, upon [illegible] that the Mortgagee advances upon this obligation shall be sufficient to pay said items as the same accrue and become payable. If the amount estimated to be sufficient to pay said items is not sufficient, I promise to pay the deficiency upon demand. If such sums are held or carried in a savings account, the same are hereby pledged to further secure this indebtedness. The Mortgagee is authorized to pay said items as charged or billed without further inquiry.

C. This mortgage contract provides for additional advances which may be made at the option of the Mortgagee and secured by this mortgage and it is agreed that in the event of such advances the amount thereof may be added to the mortgage debt and shall increase the unpaid balance of the note hereby secured by the amount of such advance and shall be a part of said note indebtedness under all of the terms of said note and this contract as fully as if a new such note and contract were executed and delivered. An Additional Advance Agreement may be given and accepted for such advance and provision may be made for different monthly payments and a different interest rate or other express modifications at the contract hereunder, but in all other respects this contract shall remain in full force and effect as to said indebtedness, including all advances.

D. That in case of failure to perform any of the covenants herein, Mortgagee may do for Mortgagor's behalf everything so covenanted; that said Mortgagee may also do any act it may deem necessary to protect the lien hereof; that Mortgagor will repay upon demand any moneys paid or disbursed by Mortgagee for any of the above purposes and such moneys so paid with interest thereon at the highest rate for which it is then lawful to contract shall become so much additional indebtedness secured by this mortgage with the same priority as the original indebtedness and may be included in any decree foreclosing this mortgage and be paid out of the rents or proceeds of sale of said premises if not otherwise paid; that it shall not be obligatory upon the Mortgagee to inquire into the validity of any lien, encumbrance or claim advancing moneys as above authorized, but nothing herein contained shall be construed as requiring the Mortgagee to advance any moneys for any purpose nor to do any act hereunder; and the Mortgagee shall not incur any personal liability because of anything it may do or omit to do hereunder.

E. It is the intent hereof to secure payment of said note and obligation whether the entire amount shall have been advanced to the Mortgagor at the date hereof, or at a later date, and to secure any other amount or amounts that may be added to the mortgage indebtedness under the terms of this mortgage contract.

F. That in the event the ownership of said property or [illegible] to a person other than the Mortgagor, the Mortgagee may, without notice to the Mortgagor, deal with [illegible] successors with reference to this mortgage and the debt hereby secured in the same manner as with the [illegible] extend time for payment of the debt secured hereby, without discharging or in any way [illegible] upon the debt hereby secured.

G. That time is the essence hereof and [illegible] contained or in making any agreement under said note or obligation [illegible] thereof, or if [illegible] enforce any other lien or charge upon any of said [illegible] proceeding in bankruptcy by [illegible] Mortgagor, or if the Mortgagor shall make an assignment [illegible] or if his property be placed under [illegible] custody of any court, or if the Mortgagor abandons [illegible] and in any of said events, the Mortgagee [illegible] authorized and empowered, at its option and without [illegible] accelerated or the priority of said lien or any [illegible] the Mortgagee hereunder, to declare without notice, all [illegible] immediately due and payable, whether or not such [illegible] collected by Mortgagor, and apply toward the payment [illegible] indebtedness any indebtedness of the Mortgagee to the Mortgagor, and said Mortgagee may also immediately proceed to foreclose [illegible] mortgage, and in any foreclosure a sale may be made of the premises as a whole without offering the several parts separately.