

This rider, attached to and forming a part of Mortgage No. 1947, is identified therewith by the following signatures:

for \$ 5000.00 dated March 29

*Med. City Bank*

In addition to the agreements, covenants and conditions contained in the mortgage to which this rider is attached and of which it forms a part, it is further agreed by and between the parties hereto:

That upon request of the mortgagor the mortgagee may hereafter, at its option, at any time before full payment of this mortgage, make further advances to the mortgagor, and the same, with interest, shall be secured by this mortgage; provided, however, that the amount of principal secured by this mortgage and remaining unpaid, shall not at the time of and including any such advance exceed the original principal sum secured hereby; and provided further that if the mortgagee, at its option, shall make a further advance or advances as aforesaid, the mortgagor agrees to execute and deliver to the mortgagee a note to evidence the same, payable on or before the maturity of this mortgage and bearing such other terms as the mortgagee shall require.

The mortgagor does covenant and agree to and with the mortgagee to repay all such further advances made as aforesaid with interest; that such further advances and each note evidencing the same shall be secured by this mortgage; and that all of the covenants and agreements in this mortgage contained shall apply to such further advances as well as to the original principal sum herein recited.

Nothing contained in this rider shall be deemed to affect, impair or limit the right of the mortgagee, without request by the mortgagor, to exercise any rights or powers elsewhere in this mortgage given to protect the security by making advances to pay taxes, assessments, insurance, or otherwise; nor shall anything herein contained limit the amount that shall be secured by this mortgage if such amount is increased by advances so made by the mortgagee to protect the security.

The word "mortgagee" as used in this rider shall be construed to mean the owner and holder of the security instrument to which this rider is attached, whether said security instrument be a mortgage, deed of trust or a loan deed, and shall include the original owner and holder of said security instrument or any assignee or transferee thereof. The word "mortgagor" as used in this rider shall be construed to mean the maker or makers of said security instrument, whether said maker or makers be mortgagors in a mortgage or grantors in a deed of trust or loan deed, and shall also be construed to include the vendees, devisees, successors, heirs and assigns of such mortgagor; the word "mortgage" as used in this rider shall be construed to mean mortgage, deed of trust or loan deed or other instrument securing the payment of the note or notes heretofore referred to; and the word "note" shall be construed to mean note or bond, being the instrument evidencing the indebtedness under such further advance and constituting the obligation of the mortgagor to repay.

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And the said party of the first part expressly agrees to pay all instalments of principal and interest of said note promptly as they become due, and to pay all taxes, and assessments of every type or nature against said premises when they become due; and agree to pay all taxes which may be assessed upon this mortgage, note or the money secured hereby, without regard to any law heretofore enacted or hereafter to be enacted, imposing payment of the whole or any part thereof upon the mortgagee. Upon violation of this undertaking or the passage by the State of any law imposing payment of the whole or any portion of any of the taxes aforesaid upon the mortgagee, or upon the rendering by any court of last resort of a decision that the undertaking by the mortgagor, as herein provided, to pay any tax or taxes, is legally inoperative, then and in any such event the debt hereby secured, without any deduction, shall at the option of the mortgagee, become immediately due and collectible, notwithstanding anything contained in this mortgage or any law heretofore enacted or hereafter to be enacted; and that she will keep the buildings upon the above described real estate insured in such forms of insurance as may be required by the party of the second part, in some solvent incorporated insurance company or companies approved by the said party of the second part for a sum satisfactory to and for the benefit of the party of the second part herein, or assigns, so long as the debt above secured shall remain unpaid, and make the policy or policies of insurance payable to the party of the second part herein or assigns, and deliver the said policy or policies to the party of the second part or assigns, as collateral security for the debt hereby secured.