ate of south Carolina

This the 12th day of June,

aments of the like that est at the rate of four and one-balf per continue (45) shall be secured by this mortgage. man gal

- 5. That he will keep the prem eo in es s or permit any waste thereof, reasonable westers
- 6. That he will keep the improvements now existing or hereafter assembly as the provinced property insured as may be required from the to time by the Mortange against the by the and other hereaft, casualties and contingencies, including war damage. It such amounts and for such periods as may be reposited. required by the Mortgages and will pay promptly, when due, any premiums on such instrusors provision for payment of which has not been made hereinbefore. All insurance shall be carried in companies for payment of which has not been made hereinbelors. All insurance shall be carried in companies approved by the Mortgages and the policies and renewall thereof shall be held by the Mortgages and have attached thereto loss payable clauses in favor of and in form acceptable to the Mortgages. In event of loss Mortgagor will give immediate notice by mall to the Mortgages, who may make proof of loss if not made promptly by Mortgagor, and each insurance company concerned is hereby authorized and directed to make payment for such loss directly to the Mortgages instead of to the Mortgagor and Mortgages jointly, and the insurance proceeds, or any part thereof may be applied by the Mortgages at its option either to the reduction of the insurance increase increase or in the restoration or repair of the property in damaged. In event of foreclosure of this mortgage or other transfer of title to the mortgaged property in extinguishment of the indebtedness secured hereby, all right; title and interest of the Mortgagor in and to any insurance policies then in force shall pass to the purchaser or grantee.
- 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 the instituted pursuant to this instrument, then the Mortgagee shall have the right to have a receiver applicated of the rents, issues, and profits, who, after deducting all charges and expenses attending such profit in a small the essentian of his trust as receiver, shall apply the residue of the rents, issues, and profits toward the payment of the debt secured hereby.
- 8. The Mortgagor further agrees that should this hertgage and the note secured hereby not be eligible for insurance under the National Housing Advention 90 days from the date hereof (written statement of any officer or employee of the Federal Rossing Administration dated sussequent to the time from the date of this mortgage, declaring to insure said note and this mortgage, being deemed conclusive proof of such ineligibility) the Mortgage or the helder of the note may, at its option, declare all sums secured hereby immediately due and payable.

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 shall fully perform all the terms, conditions, and covenants of this mortgage, and of the note secured hereby, that then this mortgage shall be utterly nall and void; otherwise to remain in full force and virtue. If there is a default in any of the terms, conditions, or covenants of this mortgage, or of the note secured hereby, then, at the option of the Mortgages, all sums then owing by the Mortgagor to the Mortgagee shall become immediately due and payable and this mortgage may be foreclosed. The Mortgagor waives the benefit of any appraisament laws of the State of South Carolina. Should any legal proceedings be instituted for the forestown of this mortgage, or should the Mortgagee become a party to any suit involving this mortgage or the title to the premises described herein, or should the debt secured hereby or any part thereof be placed in the hands of an attorney at law for collection by suit or otherwise, all costs and expenses (including editinuation of abstract) incurred by the Mortgagee, and a reasonable attorney's fee, shall thereupon become due and payable immediately or on demand, at the option of the Mortgagee, as a part of the debt secured hereby, and may be recovered and collected hereunder.

The covenants herein contained shall bind, and the benefits and advantages shall inure to, the respective heirs, executors, administrators, successors, and assigns of the parties hereto. Whenever used, the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

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he South Carolina National Bank by Charleston

inter of Erlenville. For value received we hereby assign, transfer and cet over to Colonial

est Co. The within mortgage and the note securing the same, without