

buildings and improvements now and hereafter thereon, and together also with all shades, screens and screening, awnings, plants, shrubs, and landscaping, elevators, plumbing material, gas and electrical fixtures and equipment, and all heating, cooling and lighting fixtures, equipment, and/or apparatus now or hereafter attached to or used in connection with said premises, all of which shall be deemed realty and conveyed by this mortgage, and all rents, issues and profits which may arise or be had from any portion or all of said premises.

TO HAVE AND TO HOLD all and singular the premises before mentioned unto the said Carolina Federal Savings and Loan Association, Greenville, South Carolina, its successors and assigns forever.

And the said mortgagor does hereby bind himself, and his heirs and assigns, to warranty and forever defend all and singular the said premises, unto the said Carolina Federal Savings and Loan Association, Greenville, South Carolina, its successors and assigns, from and against himself and his successors, heirs and assigns, and against every person whomsoever, lawfully claiming or to claim the same or any part thereof.

THE MORTGAGOR COVENANTS AND AGREES AS FOLLOWS:

1. That, at the option of and upon request of the mortgagee, they will pay to the mortgagee, on the first day of each month until the said note is fully paid, a sum equal to one-twelfth of the annual ad valorem taxes, public assessments and premiums for insurance required under the terms and provisions of this mortgage as estimated by the mortgagee, such sums to be held by the mortgagee in escrow, to pay said taxes, special assessments and insurance premiums. If the total of the payments made by the mortgagor under this paragraph shall exceed the amount of payments actually made by the mortgagee for taxes or assessments or insurance premiums, as the case may be, such excess may be credited by the mortgagee on subsequent payments to be made by the mortgagor. If, however, the monthly payments made by the mortgagor under this paragraph shall not be sufficient to pay taxes and assessments and insurance premiums, when the same shall become due and payable, then the mortgagor shall pay to the mortgagee any amount necessary to make up the deficiency, on or