TOGETHER with all and singular the rights, members, hereditaments, and appurtenances to the same belonging or in any way incident or appertaining, including all heating, plumbing and electrical fixtures, and any other equipment or fixtures now or hereafter attached, connected or fitted in any manner, it being the intention of the parties hereto that all such fixtures and equipment, other than household furniture, be considered a part of the realty.

TO HAVE AND TO HOLD all and singular the Premises before mentioned unto the said FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF GREENVILLE, its successors and assigns forever.

And I/we do hereby bind myself/ourselves Heirs, Executors and Administrators to warrant and forever defend all and singular the said Premises unto the said FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF GREENVILLE, its successors and assigns, from and against me/my or us/our Heirs, Executors, Administrators and Assigns, and every person whomsoever lawfully claiming or to claim the same or any part thereof.

And it is hereby agreed that the mortgagor shall insure his life in the amount of \$ said policy to the mortgagee, its successors or assigns, and does hereby expressly authorize the mortgagee to advance premiums upon said policy or policies annually and to add such premiums advanced to the balance due on this mortgage, and the mortgagor agrees to repay said premiums in twelve equal monthly installments in addition to the monthly payments herein above set out with interest at the same rate as provided in this mortgage.

And I/we do hereby agree to insure the house and buildings on said lot in a sum not less than the balance due on this mortgage, with the same amount of extended coverage insurance, in a company or companies acceptable to on this mortgage, with the same amount of extended coverage insurance, in a company or companies acceptable to the mortgagee, and to keep same insured from loss or damage by fire, windstorm, or other hazards, and do hereby assign said policy or policies of insurance to the said mortgagee, its successors and assigns; in the event of loss the mortgagor(s) hereunder shall give immediate notice thereof to the mortgagee by registered mail and in the event I/we should at any time fail to insure said premises, or pay the premiums thereon, then the said mortgagee, its successors and assigns, may cause the buildings to be insured in my/our name(s), and reimburse itself for the premiums and expense of such insurance under this mortgage, with interest.

If this is a construction loan a failure on the part of the mortgagor to complete the buildings upon the lot herein described within a reasonable time, or should the work on said buildings be discontinued for a space of more than three weeks, without just cause, the holder of this mortgage may institute foreclosure proceedings immediately and shall have the right to take over said premises and complete the structures in process of construction, without liability

and shall have the right to take over said premises and complete the structures in process of construction, without liability.

And I/we do hereby agree to pay all taxes and other public assessments against this property on or before the first day of January of each calendar year, and to exhibit the tax receipts at the offices of the FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF GREENVILLE, immediately upon payment, until all amounts due under this mortgage, have been paid in full, and should I/we fail to pay said taxes and other governmental assessments, the mortgage may, at its option, pay same and charge the amounts so paid to the mortgage debt, and collect same under this mortgage, with interest.

And it is hereby agreed as a part of the consideration for the loan herein secured, that the mortgager(s) shall heep the premises herein described in good repair, and should I/we fail to do so, the mortgage, its successors, or satings, may enter upon each green said premises by may of mortgage of conveyance without consent of the said Association, and should I/we do so said Association may, at its option, declare the debt due hereunder at once due and payable, and may institute any proceedings association, and should I/we do so said Association may, at its option, declare the debt due hereunder at once due and payable, and may institute any proceedings association, and should I/we do so said Association, and should I/we do so said Association, and should I/we do so said Association, are said premises be and transfer unto the said FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF CHERWILLE, its successors and assigns, all the rents and profits accruing from the premises hereinabove described, retaining however, the right to collect said rents so long as the payments herein set out are not more than their days in arrears, but if at any time any part of said debt, interest, fire insurance premiums or taxes shall be past the and unpaid, said mortgages may (provided the premises herein described and collect said rents and