

ts, members, hereditaments, and appurtenances to the same belonging or in any way
oves and refrigerators, heating, air conditioning, plumbing and electrical fixtures, wall
er equipment or fixtures now or hereafter attached, connected or fitted in any manner,
all such fixtures and equipment, other than household furniture, be considered a part of

ar the said premises unto the Mortgagee, its successors and assigns forever.

at said Mortgagor is seized of the above described premises in fee simple absolute; that
of all liens or other encumbrances; that the Mortgagor is lawfully empowered to con-
gor will forever defend the said premises unto the Mortgagee, its successors and assigns,
on whomsoever lawfully claiming or to claim the same or any part thereof.

AGREES AS FOLLOWS:

principal and interest on the indebtedness evidenced by said promissory note at the

agee for any additional sums which may be advanced hereafter, at the option of the
assessments, hazard insurance premiums, repairs or other such purposes pursuant to the
ans or advances that may hereafter be made by the Mortgagee to the Mortgagor under
of South Carolina, as amended, or similar statutes; and all sums so advanced shall bear
ed in said note unless otherwise agreed upon by the parties and shall be payable at the
ided in writing.

ents on the mortgaged premises, whether now existing or hereafter to be erected, insured
in a sum not less than the balance due hereunder at any time and in a company or
ortgagor does hereby assign the policy or policies of insurance to the Mortgagee and
Mortgagee should it so require and shall include loss payable clauses in favor of the
will give immediate notice thereof to the Mortgagee by registered mail; and should the
insured or fail to pay the premiums for such insurance, then the Mortgagee may cause
of the Mortgagor and reimburse itself for the cost of such insurance, with interest as

ements upon the mortgaged premises in good repair, and should Mortgagor fail to do
said premises and make whatever repairs are necessary and charge the expenses for such
me under this mortgage, with interest as hereinabove provided.

quire the issuance and maintenance of insurance upon the life of any person obligated
sufficient to pay the mortgage debt, with the Mortgagee as beneficiary, and if the
e may pay said premiums and any amount so paid shall become a part of the mortgage

and other public assessments levied against the mortgaged premises on or before the
efor at the offices of the Mortgagee immediately upon payment, and should the Mort-
en the same shall fall due, the Mortgagee may, at its option, pay the same and charge
collect the same under this mortgage, with interest as above provided.

uction loan", the Mortgagor agrees that the principal amount of the indebtedness hereby
eriodic payments, as construction progresses, in accordance with the terms and condi-
is separately executed but is made a part of this mortgage and incorporated herein by

cumber the premises above described, without the prior consent of the Mortgagee, and
es, the Mortgagee may, at its option, declare the indebtedness hereby secured to be
any proceedings necessary to collect said indebtedness.

e mortgaged premises by Contract of Sale, Bond for Title, or Deed of Conveyance, and
full, the Mortgagor or his Purchaser shall be required to file with the Association an
indebtedness, pay the reasonable cost as required by the Association for processing the
of the Contract of Sale, Bond for Title, or Deed of Conveyance, and have the interest
transfer modified by increasing the interest rate on the said loan balance to the maxi-
t that time by applicable South Carolina law, or a lesser increase in interest rate as may
on will notify the Mortgagor or his purchaser of the new interest rate and monthly pay-
ld the Mortgagor, or his Purchaser, fail to comply with the provisions of the within
eclare the indebtedness hereby secured to be immediately due and payable and may
d indebtedness.

payments of principal and interest as due on the promissory note and the same shall be
ere should be any failure to comply with and abide by any by-laws or the charter of
his mortgage, the Mortgagee, at its option, may write to the Mortgagor at his last known
o rectify the said default and should the Mortgagor fail to rectify said default within the
on, increase the interest rate on the loan balance for the remaining term of the loan or
n permitted to be charged at that time by applicable South Carolina law, or a lesser
cciation. The monthly payments will be adjusted accordingly.

payments of principal and interest as due on the promissory note and should any monthly
ccess of 15 days, the Mortgagee may collect a "late charge" not to exceed an amount
ast due installment in order to cover the extra expense incident to the handling of such

he Mortgagee, its successors and assigns, all the rents, issues, and profits accruing from
collect the same so long as the debt hereby secured is not in arrears of payment, but
or interest, taxes, or fire insurance premiums, be past due and unpaid, the Mortgagee
e over the mortgaged premises, if they shall be occupied by a tenant or tenants, and
me to the indebtedness hereby secured, without liability to account for anything more
ess the cost of collection, and any tenant is authorized, upon request by Mortgagee, to
e, without liability to the Mortgagor, until notified to the contrary by the Mortgagee;
efault be occupied by the Mortgagor, the Mortgagee may apply to the Judge of the
Common Pleas who shall be resident or presiding in the county aforesaid for the appoint-
ession of said premises and collect such rents and profits, applying said rents, after pay-
ut without liability to account for anything more than the rents and profits actually

require the Mortgagor to pay to the Mortgagee, on the first day of each month until the
sums in addition to the payments of principal and interest provided in said note: a sum
ue and payable on policies of mortgage guaranty insurance (if applicable), fire and other
ty, plus taxes, and assessments next due on the mortgaged premises (all as estimated by
for, divided by the number of months to elapse before one month prior to the date when
due and payable, such sums to be held by Mortgagee to pay said premiums, taxes and
eed the amount of payments actually made by the Mortgagee for taxes, assessments, or
d by the Mortgagee on subsequent payments to be made by the Mortgagor; if, however,
ments when the same shall become due and payable, the Mortgagor shall pay to the
he deficiency. The Mortgagor further agrees that at the end of ten years from the date
renewal of mortgage guaranty or similar insurance (if applicable) covering the balance
d the Mortgagor may, at its option, pay the single premium required for the remaining
ch premium and add the same to the mortgage debt, in which event the Mortgagor shall
with interest, at the rate specified in said promissory note, in equal monthly installments