To the extent not inconsistent with the Laws of the State of South Carolina and in addition to the rental assignment contained hereinbelow (and to the extent of any conflict with such rental assignment in lieu thereof) this instrument contains and is subject to the terms and conditions set forth in the attached Rider, which terms and conditions are incorporated herein by reference as if set forth in their entirety.

TOGETHER, with all and singular the Rights, Members, Hereditaments and appurtenances to the said Premises belonging, or in anywise incident or appertaining.

TO HAVE AND TO HOLD, all and singular the said premises unto the said mortgagee, its heirs, successors and assigns forever. And the said mortgagor does hereby bind itself, its successors and assigns, to warrant and forever defend all and singular the said premises unto the said mortgagee, the mortgagee's heirs, successors and assigns, from and against itself, its successors and assigns, and every person whomsoever claiming or to claim the same or any part thereof.

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