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The Mortgagor further covenants and agrees as follows:

1) That this mortgage shall secure the Mortgagee for such further sums as may be advanced hereafter, at the option of the Mortgagee, for the payment of tives, insurance premiums, public assessments, repairs or other purposes pursuant to the covenants herein. This mortgage shall also secure the Mortgagee for any further loans, advances, readvances or credits that may be made hereafter to the Mortgagor by the Mortgagee so long as the total indel these thus so used does not exceed the original amount shown on the face hereof. All sums so advanced shall bear interest at the same rate as the mortgage debt and shall be payable on demand of the Mortgagee unless otherwise

(2) That it will keep the improvements now existing or hereafter erected on the mortgaged property insured as may be required from time to time by the Mortgagee against loss by fire and any other hazards specified by Mortgagee, in an amount not less than the mortgage debt, or in such amounts as may be required by the Mortgagee, and in companies acceptable to it, and that all such policies and renewals thereof shall be held by the Mortgagee, and have attached thereto loss payable clauses in favor of, and in form acceptable to the Mortgagee, and that it will pluy all premiums therefor when due; and that it does hereby assign to the Mortgagee the proceeds of any policy insuring the mortgaged premiums therefor when due; and that it does hereby assign to make payment for a loss directly to the Mortgagee, to the extent of the balance owing on the Mortgage debt, whether due or not.

3) That it will keep all improvements now existing or hereafter erected in good repair, and, in the case of a construction loan, that it will continue construction until completion without interruption, and should it fail to do so, the Morigagee may, at its option, enter up in said premises, make whatever repairs are necessary, including the completion of any construction work underway, and charge the expenses for such repairs or the con pletion of such construction to the morteage debt.

(4) That it will pay, when due, all taxes, public assessments, and other governmental or municipal charges, fines or other unpositions against the mortgaged premises. That it will comply with all governmental and municipal laws and regulations affecting the mortgaged

That it here wassized all rents, issues and profits of the mortgaged premises from an lafter any default hereunder, and ugless that, should legal projections be instituted pursuant to this instrument, any judge having jurisdiction may, at Chambers or oth twise, appoint a receiver of the mortgaged premises, with full authority to take possession of the mortgaged premises an collect the tents, issues and profits, including a reasonable rental to be fixed by the Court in the event said premises are occupied by the mortgager and after deducting all charges and expenses attending such proceeding and the execution of its trust as receiver, shall apply the residue of the rents, issues and profits toward the payment of the debt so used barely. toward the payment of the debt secured hereby

6. That 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 Mortgagee, all sums then owing by the Mortgager to the Mortgagee shall become immediately due and payable, and this

a party thereof and a r of the secures of the virtue 5 munistr use of WITN	of any suit involutes placed in the placed in the wisonable art or exceed force. That the Morte 1 here by It is the mortgage, and of the the cover ators such social because the Mortgage The Mortgage D. waled and del	sing this Mortga bards of any at it's fice, shall ther by and may be caper shall hold true a contractor the note's cured into be remissions, of the in applicable to come ivered in the pre-	ige or the title to former at law for eup in become did not consider the property of this income that then aimed shall find, are parties for to Valigenders at this 22nd isence of	the premises less collection by suit of an I pay able mir the ted here under end of the Marizar this mortgaze should the benefits a Vhenever used, the day of	veved until there is a defaultor shall fully perform all thall be utterly null and void; only advantages shall inure to e singular shall include the p	debt secured hereby of expenses incurred by the decoption of the Mortgage t under this mortgage or decision, and otherwise to remain in fu- the respective heirs, ex-	in the note convenants ll force and ecutors, ad-
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JOHN W. FARNSWORTH ATTORNEYA FR 2000 CAROLINA