TOGETHER with all [illegible]

TO HAVE AND TO HOLD all [illegible]

The Mortgagor [illegible]

THE MORTGAGOR COVENANTS AND AGREES AS FOLLOWS:

1. That the Mortgagor will promptly pay the principal and interest on the [illegible] said promissory note at the times and in the manner therein provided.

2. That this mortgage will secure the Mortgagee for [illegible] Mortgagee for the payment of taxes [illegible] the authority of Sec. 45-55, 1962 Code of Laws of South Carolina [illegible] interest at the same rate or rates as that provided in said note [illegible] payable at the [illegible] of the Mortgagee, unless otherwise provided in writing.

3. That Mortgagor will keep the improvements on the mortgaged premises [illegible] as hereinabove provided.

4. That the Mortgagor will keep all improvements upon the mortgaged premises in good repair [illegible] under this mortgage, with interest as hereinabove provided.

5. That the Mortgagee may [illegible] part of the mortgage debt.

6. That Mortgagor agrees to pay all taxes and other public assessments levied against the mortgaged premises on or before the [illegible] and should the Mortgagor fail to pay [illegible] the Mortgagee may at its option pay the same and charge [illegible] as above provided.

7. That if this mortgage secures a [illegible] the Mortgagee [illegible] the indebtedness hereby secured [illegible] in accordance with the terms and conditions of a Construction Loan Agreement which is separately executed [illegible] a part of this mortgage and incorporated herein by reference.

8. [illegible] the Mortgagee, and [illegible] the indebtedness hereby secured to be [illegible]

9. [illegible] Deed of Covenants and [illegible] with the Association an [illegible] the Association for processing the [illegible] Deed of Covenants, and have the interest [illegible] to the maximum [illegible] interest rate as may [illegible] interest rate and monthly payments [illegible] the provisions of the within [illegible] due and payable and may [illegible]

10. That should the Mortgagee [illegible] and the same shall be [illegible] by law or the charter of the Mortgagee [illegible] at his last known address [illegible] the loan or [illegible] South Carolina law, or a lesser [illegible]

11. That should the Mortgagor [illegible] should any monthly installment become past due for a period [illegible] 15 days, the Mortgagee may collect a "late charge" not to exceed an amount equal to five (5%) per centum of any such past due installment [illegible] the extra expense incident to the handling of such delinquent payments.

12. That the Mortgagor hereby assigns to the Mortgagee [illegible] all the rents, issues, and profits accruing from the mortgaged premises [illegible] payment, but [illegible] the Mortgagee [illegible] tenant or tenants and [illegible] Mortgagee to [illegible] by the Mortgagee [illegible] apply to the Judge of the County Court [illegible] for the appointment of a receiver [illegible] rents and profits actually collected.

13. That the Mortgagee, at its option, may require the Mortgagor [illegible] monthly installments over the remaining payment period.

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