

its office in Baltimore, Maryland twenty (20) days after such taxes or assessments become due and payable, receipts showing such payments, and upon default in making such payments or delivering such receipts, the mortgagee with out notice to or demand upon the mortgagor may at its option pay the amount of any such tax or assessment, with any expenses attending payment thereof, and the same with interest at the rate named in said mortgage shall be a lien on the mortgaged premises and be secured by the note and this mortgage; and the whole amount hereby secured, if not then due, shall thereupon, if the mortgagor so elect, become due and payable forthwith, anything herein contained to the contrary notwithstanding.

In the event of the passage after the date of this mortgage of any law of the State of South Carolina deducting from the value of land for the purpose of taxation any lien thereon, or changing in any way the laws for the taxation of mortgages or debts secured by mortgage for State or local purposes, or the manner of collection of any such taxes so as to affect in any manner whatsoever this mortgage or the interest of the mortgagor the whole of the principal sum secured by this mortgage, together with interest due thereon, shall at the option of the mortgagee, without notice to the mortgagor, his executors, administrators or assigns, become immediately due and payable.

And the said mortgagor agree to keep the house and buildings on the said lot in good condition and repair and to insure the same in a sum of not less than Sixteen hundred Dollars in a company or companies satisfactory to the mortgagee, and to keep the same insured from loss or damage by fire, and assign the policy or policies of insurance to the said mortgagee and to furnish to the mortgagee at least seven (7) days before the expiration of any policy a renewal thereof; and that in the event that the mortgagor shall at any time fail to do so, then the said mortgagee may cause the same to be insured in its

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