

## MORTGAGE OF REAL ESTATE

~~fixtures, and such other goods and chattels and personal property as are furnished by a land-~~  
 lord in letting or operating an unfurnished building, similar to the one herein described and referred to, which are or shall be attached to said building by nails, screws, bolts, pipe-connections, masonry, or in any other manner, are and shall be deemed to be fixtures and an accession to the freehold and a part of the realty as between the parties hereto, their heirs, executors, administrators, successors and assigns, and all persons claiming by, through or under them, and shall be deemed to be a portion of the security for the indebtedness herein mentioned and to be covered by this mortgage.

TO HAVE AND TO HOLD all and singular the said premises unto the said The South Carolina National Bank of Charleston, Greenville, S. C., its Successors and Assigns. And The Woodside Securities Company does hereby bind itself, its Successors and Assigns to warrant and forever defend all and singular the said Premises unto the said The South Carolina National Bank of Charleston, Greenville, S. C., its Successors and Assigns, from and against itself, its Successors and Assigns, and every person whomsoever lawfully claiming or to claim the same or any part thereof.

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AND the said mortgagor agrees to insure and keep insured the buildings on said lot in a sum not less than Four Hundred Thirty Thousand (\$430,000.00) Dollars in a company or companies satisfactory to the mortgagee from loss or damage by fire, and the sum of Four Hundred Thirty Thousand (\$430,000.00) Dollars from loss or damage by tornado, or such other casualties or contingencies, as may be required by the Mortgagee and assign and deliver the policies of insurance to the said mortgagee, and that in the event the mortgagor shall at any time fail to do so, then the mortgagee may cause the same to be insured and reimburse itself for the premium, with interest, under this mortgage; or the mortgagee at its election may on such failure declare the debt due and institute foreclosure proceedings.

AND should the mortgagee, by reason of any such insurance against loss or damage by fire or tornado, or by other casualties or contingencies, as aforesaid, receive any sum or sums of money for any damage by fire or tornado, or by other casualties or contingencies, to the said building or buildings such amount may be retained and applied by it toward payment of the amount hereby secured; or the same may be paid over, either wholly or in part, to the said mortgagor, its Successors, or Assigns, to enable such parties to repair said buildings or to erect new buildings in their place, or for any other purpose or object satisfactory to the mortgagee, without affecting the lien of this mortgage for the full amount secured thereby before such damage by fire or tornado, or by other casualties or contingencies, or such payment over, took place.

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In case of default in the payment of any part of the principal indebtedness or of any part of the interest at the time same becomes due or in case of failure to keep insured for the benefit of the mortgagee the buildings on the premises against fire and tornado risk and other casualties or contingencies as herein provided, or in case of failure to pay any taxes or assessments to become due on said property within the time required by law, or should there be default in payments called for in the note and mortgage given by the mortgagor to Liberty Life Insurance Company, then in any of said cases the mortgagee shall be entitled to declare the entire debt due and to institute foreclosure proceedings.

And it is further covenanted and agreed that 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 taxing any lien thereon, or changing in any way the laws now in force for the taxation of mortgages or debts secured by mortgage for State or local purposes, or the manner