

And I do hereby agree to pay all taxes and other public assessments against this property on or before the first day of January of each calendar year, and to exhibit the tax receipts at the offices of the FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION, OF GREENVILLE, immediately upon payment, until all amounts due under this mortgage have been paid in full, and should I fail to pay said taxes and other governmental assessments, the mortgagee may, at its option, pay same and charge the amounts so paid to the mortgage debt, and collect same under this mortgage, with interest, in twelve equal instalments in addition to regular monthly payments.

And it is hereby agreed as a part of the consideration for the loan herein secured, that the mortgagor shall keep the premises herein described in good repair, and should I fail to do so, the mortgagee, its successors or assigns, may enter upon said premises, make whatever repairs are necessary, and charge the expenses for such repairs to the mortgage debt and collect same under this mortgage, with interest, in twelve equal monthly instalments in addition to regular monthly payments.

And it is further agreed that I shall not further encumber the premises hereinabove described, not alienate said premises by way of mortgage or deed of conveyance without consent of the said Association, and should I do so said Association may, at its option, declare the debt due hereunder at once due and payable, and may institute any proceedings necessary to collect said debt.

And I do hereby assign, set over and transfer unto the said FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION, OF GREENVILLE, its successors and assigns, all the rents and profits accruing from the premises hereinabove described, retaining however, the right to collect said rents so long as the payments herein set out are not more than thirty days in arrears, but if at any time any part of said debt, interest, fire insurance premiums or taxes shall be past due and unpaid, said mortgagee may (provided the premises herein described are occupied by a tenant or tenants), without further proceedings, take over the property herein described, and collect said rents and profits and apply same to the payment of taxes, fire insurance, interest, and principal, without liability to account for anything more than the rents and profits actually collected, less the costs of collection; and should said premises be occupied by the mortgagor herein, and the payments hereinabove set out become past due and unpaid, then I do hereby agree that said mortgagee, its successors and assigns, may apply to any Judge of the Circuit Court of said State, at Chambers or otherwise, for the appointment of a Receiver, with authority to take charge of the mortgaged premises, designate a reasonable rental, and collect same and apply the net proceeds thereof (after paying cost of collection) upon said debt, interest, taxes and fire insurance, without liability to account for anything more than the rents and profits actually collected.

PROVIDED, ALWAYS, nevertheless, and on this EXPRESS CONDITION, that I the said mortgagor, my heirs, or legal representatives, shall on or before the first day of each and every month, from and after date of these presents, pay or cause to be paid to the FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION, OF GREENVILLE, its successors or assigns, the monthly instalments as set out herein, until said debt, and all interest and amounts due thereon, shall have been paid in full, then this deed of trust and bargain shall become null and void; otherwise to remain in full force and virtue.

And it is further agreed by and between the said parties hereto, that the said mortgagor is to hold and enjoy the said premises until default of payment shall be made. But if I shall make default in the payment of said monthly instalments, or shall make default