

TOGETHER with all and singular the Rights, Members, Hereditaments and Appurtenances to the said premises belonging, or in anywise incident or appertaining.

TO HAVE AND TO HOLD all and singular the Premises before mentioned unto the said FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF GREENVILLE, its successors and assigns forever.

And I/we do hereby bind myself/ourselves Heirs, Executors and Administrators to warrant and forever defend all and singular the said Premises unto the said FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF GREENVILLE, its successors and assigns, from and against me/my or us/our Heirs, Executors, Administrators and Assigns, and every person whomsoever lawfully claiming or to claim the same or any part thereof.

And it is hereby agreed that the mortgagor shall insure his life in the amount of \$... and assign said policy to the mortgagee, its successors or assigns, and does hereby expressly authorize the mortgagee to advance premiums upon said policy or policies annually and to add such premiums advanced to the balance due on this mortgage, and the mortgagor agrees to repay said premiums in twelve equal monthly installments in addition to the monthly payments herein above set out with interest at the same rate as provided in this mortgage.

And I/we do hereby agree to insure the house and building on said lot in a sum not less than the balance due on this mortgage, with the same amount of extended coverage insurance, in a company or companies acceptable to the mortgagee, to keep same insured from loss or damage by fire or windstorm, and do hereby assign said policy or policies to the said mortgagee, its successors and assigns; and in the event I/we should at any time fail to insure and pay the premiums thereon, then the said mortgagee, its successors and assigns, may cause the buildings to be insured in my/our name(s), and reimburse itself for the premiums and expense of such insurance under this mortgage, with interest.

And I/we 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/we 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.

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/we fail to do so, the mortgagee, its successors or assigns may enter on said premises, make whatever repairs are necessary, and charge the expenses for same to the mortgagor, and collect same under this mortgage, with interest.

And I/we do hereby agree that I/we shall not further encumber the premises hereinabove described, nor grant any mortgage or conveyance of said premises, without the consent of the said Association, and should I/we fail to do so, the mortgagee, its successors or assigns may, at its option, pay the debt due under said mortgage, and charge the same to the mortgagor, and collect same under this mortgage, with interest.

And I/we do hereby agree, 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 payment in full of all debt and interest 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 charge same to the payment of taxes, fire insurance, interest, and principal, without liability to account for same, and should the rents and profits actually collected, less the costs of collection, and should same be insufficient to pay the principal and interest hereon, and the payments hereinabove set out become past due and unpaid, then the mortgagee, its successors and assigns, may apply to any Judge of the Circuit Court of said State or Chambers or otherwise, for the appointment of a Receiver, with authority to take charge of the premises and property hereinabove described, and collect same and apply the net proceeds thereof (after payment of cost of collection) upon and debt, interest, taxes and fire insurance, without liability to account for anything more than the debt and profits actually collected.

PROVIDED, ALWAYS, nevertheless, and on this EXPRESS CONDITION, that if I/we the mortgagor, or our heirs, or legal representatives, shall on or before the first day of each and every month, from and after the date of this mortgage, pay or cause to be paid to the FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF GREENVILLE, its successors or assigns, the monthly installments as set out herein, until said debt, and all interest and