TOGETHER with all and singular the rights, members, hereditaments, and appurtenances to the same belonging or in any way incident or appertaining, including all heating, plumbing and electrical fixtures, and any other equipment or fixtures now or hereafter attached, connected or fitted in any manner, it being the intention of the parties hereto that all such fixtures and equipment, other than household furniture, be considered a part of the realty.

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 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 \$ 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 buildings 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, and to keep same insured from loss or damage by fire, windstorm, or other hazards, and do hereby assign said policy or policies of insurance to the said mortgagee, its successors and assigns; in the event of loss the mortgagor(s) hereunder shall give immediate notice thereof to the mortgagee by registered mail and in the event I/we should at any time fail to insure said premises, or 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.

If this is a construction loan a failure on the part of the mortgagor to complete the buildings upon the lot herein described within a reasonable time, or should the work on said buildings be discontinued for a space of more than three weeks, without just cause, the holder of this mortgage may institute foreclosure proceedings immediately and shall have the right to take over said premises and complete the structures in process of construction, without liability.

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 mortgages may at its option, pay same and charge the amounts so paid to the mortgage debt, and collect same under this mortgage, with interest.

this mortgage, with interest.

And it is hereby agreed as a part of the consideration for the loan herein secured, that the mortgagor(s) shall be presented described in good repair, and should I/we fail to do so, the mortgagee, its successors, or got, may enter upon said premises, make whatever repairs are necessary, and charge the expenses for such rete to the mortgage debt and collect same under this mortgage, with interest.

And it is further agreed that I/we shall not further encumber the premises hereinabove described, nor alienate premises by way at mortgage or deed of conveyance without consent of the said Association, and should I/we do not should it is further agreed that I/we do not should it is further agreed that I/we shall not further encumber the premises hereinabove described, nor alienate the debt due hereunder at once due and payable, and may institute

may, at its option, declare the debt due hereunder at once due and payable, and may institute the continuent of the said Association, and should I/we do may, at its option, declare the debt due hereunder at once due and payable, and may institute the continuent of the said first federal Savings and may institute the continuent of the said first federal Savings and Loan Association, and saigns, all the rents and profits accruing from the premises hereing in successors and assigns, all the rents and profits accruing from the premises hereing as the payments herein set out are not said the said mortgagese may time any part of said debt, interest, fire insurance premiums or taxes the payment, said mortgagese may (provided the premises herein described are occupied by a tenant to payment of taxes, fire insurance, interest, and principal, without liability to account for any-payment of taxes, fire insurance, interest, and principal, without liability to account for any-payment and profits occurily collected, less the costs of collection, and should said premises be occurred to account the payments hereinabove set out become past due and unpaid, then I/we do mortgages, its successors and assigns, may apply to any Judge of the Circuit Court of said