

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

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

And we do hereby bind ourselves and our Heirs, Executors, Administrators to warrant and forever defend all and singular the said Premises unto the said FORT HILL FEDERAL SAVINGS AND LOAN ASSOCIATION OF CLEMSON, its successors and assigns, from and against us and our Heirs, Executors, Administrators and Assigns and every person whomsoever lawfully claiming or to claim the same or any part thereof:

And we do hereby agree to insure the house and buildings on said lot in a sum not less than Four Thousand and no/100's (\$ 4,000.00) Dollars fire insurance and not less than Four Thousand and no/100's

(\$ 4,000.00) Dollars tornado insurance, in a company or companies acceptable to the mortgagee, and to keep same insured from loss or damage by fire or windstorm, and do hereby assign said policy or policies of insurance to the said mortgagee, its successors and assigns and in the event mortgagor(s) 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 mortgagor(s) name, and reimburse itself for the premiums and expense of such insurance under this mortgage, with interest.

And mortgagor(s) do(es) 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 FORT HILL FEDERAL SAVINGS AND LOAN ASSOCIATION OF CLEMSON immediately upon payment, until all amounts due under this mortgage have been paid in full, and should mortgagor(s) 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(s) shall keep the premises herein described in good repair, and should mortgagor(s) 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.

And mortgagor(s) do(es) hereby assign, set over and transfer unto the said FORT HILL FEDERAL SAVINGS AND LOAN ASSOCIATION OF CLEMSON, 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 payments of taxes, fire insurance, interest, and principal, without liability to account for anything more than the rents and profits actually col-