

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

AND IT IS COVENANTED AND AGREED by and between the parties hereto that all gas and electric fixtures, radiators, heaters, engines and machinery, boilers, ranges, elevators, and motors, bath-tubs, sinks, water-closets, basins, pipes, faucets and other plumbing and heating fixtures, mirrors, mantels, refrigerating plant and ice-boxes, cooking apparatus and appurtenances, and such other goods and chattels and personal property as are furnished by a landlord 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 PAN-AMERICAN LIFE INSURANCE COMPANY, its successors and Assigns. And Mortgagor does hereby bind himself, his Heirs, Executors and Administrators to warrant and forever defend all and singular the said Premises unto the said PAN-AMERICAN LIFE INSURANCE COMPANY, its successors and Assigns, from and against Mortgagor, his Heirs, Executors, Administrators and Assigns, and every person whomsoever lawfully claiming or to claim the same or any part thereof.

And the said Mortgagor agrees to insure and keep insured the houses and buildings on said lot against loss or damage by fire with extended coverage in a sum equal to at least the amount of this mortgage, or an amount sufficient to comply with any co-insurance requirements covering the same under the laws of the State of South Carolina, in an insurance company or companies satisfactory to 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.

3. *am.* And the said Mortgagor agrees to deposit with PAN-AMERICAN LIFE INSURANCE COMPANY on the 1st day of each month, beginning April 1, 19 57, a sum estimated by Mortgagee to be the equivalent of one-twelfth of all annual taxes and special assessments due on the above described property, which sum is to be held on deposit by the Mortgagee and applied on account of said taxes and special assessments as same become due.

And should the Mortgagee, by reason of any such insurance against loss or damage as aforesaid, receive any sum or sums of money for any damage 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, his successors, heirs 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, or such payment over, took place.

In case of default in the payment of any part of the principal indebtedness, or of any part of the interest, at the time the same becomes due, or in the case of failure to keep insured for the benefit of the Mortgagee the houses and buildings on the premises against the above described risks, as herein provided, or in case of failure to make deposits as above required on account of taxes or assessments; in either of said cases the Mortgagee shall be entitled to declare the entire debt due and to institute foreclosure proceedings.