

*J. B. Paul Foster*

authorized to do business in the State of South Carolina, for the full insurable value against fire, explosion and wind-storm, with loss clauses payable to Mortgagee, its successors or assigns, and to deliver the original policy or policies, and all renewals thereof to Mortgagee (the insurance company or companies and forms of policy to be approved by Mortgagee); and if the said Mortgagor should fail or refuse to effect such insurance, then said Mortgagee, its successors or assigns, may effect such insurance, and all amounts paid by Mortgagee for such purpose shall be recovered from Mortgagor with interest thereon at the rate of Seven Per Centum (7%) per annum, and all amounts so paid by Mortgagee, with interest thereon, shall be a lien upon the above described premises under and by virtue of this Mortgage.

*William H. D. [unclear]*

In case of default in any of the foregoing covenants and agreements, the Mortgagor does hereby authorize and empower the Mortgagee, its successors and assigns, to foreclose this mortgage by judicial proceedings or to sell said premises at public auction and convey the same to the purchaser in fee simple in accordance with the statutes of the State in which the afore-said premises are situated, and out of the monies arising from such sale to retain all sums secured hereby, with interest and all legal costs and charges of such foreclosure and sale and the maximum attorneys' fees permitted by law, which costs, charges and fees the Mortgagor herein agrees to pay.

No security now held, or in the future to be held, for the payment of any of the indebtedness hereby secured shall be in any way affected, lessened or diminished by the execution of this instrument. All rights, titles, liens or equities held under and by virtue of this mortgage or by other instruments in law or in equity shall be considered as cumulative and not exclusive. Mortgagee shall have the right to proceed under any of the rights owned by it without affecting any other right, and