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 Interior 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 said premises unto the Mortgagee, its successors and assigns forever.

The Mortgagor represents and warrants that said Mortgagor is seized of the above described premises are free and clear of all liens or other encumbrances; that the Mortgagor is lawfully gee, its ruccessors and assigns, from and against the Mortgagor will forever defend the said premises unto the Mortgagor is aurent or any part thereof.

The Morigagor covenants and agrees as follows:

- That the Mortgagor will promptly pay the principal and interest on the indebtedness evidenced by said promissory note at the times and in the manner therein provided.
- 2. That this mortgage will secure the Mortgagee for any additional sums which may be advanced hereafter, at the option of the Mortgagee, for the payment of taxes, or public assessments, hazard insurance premiums, repairs or other such purposes pursuant to the provisions of this mortgage, and also for any loans or advances that may hereafter be made by the Mortgagee to the Mortgager under the authority of Sec. 45-55, 1082 Code of laws of South Carolina, as amended, or similar statutes; and all sums so advanced shall bear interest at the same rate as that provided in said note and shall be payable at the demand of the Mortgagee, unless otherwise provided in writing.
- 3. That Mortgagor will keep the improvements on the mortgaged premises, whether now existing or hereafter to be erected, insured against loss by fire, windstorm and other hazards in a sum not less than the balance due hereunder at any time and in a company or companies acceptable to the Mortgagee, and Mortgagor does hereby assign the policy or policies of insurance to the Mortgagee and agrees that all such policies shall be held by the Mortgagee and shall include loss payable clauses in favor of the Mortgagee; and in the event of loss, Mortgagor will give immediate notice thereof to the Mortgage registered mail; and should the Mortgagor at any time fall to keep said premises insured or fall to pay the premiums for such insurance, then the Mortgagee may cause such improvements to be insured in the name of the Mortgagor and reimburse itself for the cost of such insurance, with interest as hereimabove provided.
- 4. That the Mortgagor will keep all improvements upon the mortgaged premies in good repair, and should Mortgagor fail to do so, the Mortgagoe may, at its option, enter upon said premises and make whatever repairs are necessary and charge the expenses for such repairs to the mortgage debt and collect the same under this mortgage, with interest as hereinabove
- 5. That the Mortgagee may at any time require the issuance and maintenance of insurance upon the life of any person obligated under the indebtedness secured hereby in a sum sufficient to pay the mortgage debt, with the Mortgagee as become a part of the mortgage debt.
- 6. That Mortgagor agrees to pay all taxes and other public assessments levied against the mortgaged premises on or before the due dates thereof and to exhibit the receipts therefor at the offices of the Mortgagee immediately upon payment, and should the Mortgagor fail to pay such taxes and assessments when the same shall fall due, the Mortgagee may at its option, pay the same and charge the amounts so paid to the mortgage debt and collect the same under this mortgage, with interest as above provided.
- 7. That if this mortgage secures a "construction loan", the Mortgagor agrees that the principal amount of the indebtedthe terms and conditions of a Construction Loan Agreement which is separately executed but is made a part of this mortgage
 and incorporated herein by reference.
- 8. That the Mortgagor will not further encumber the premises above described, nor alienate said premises by way of mortgage or deed of conveyance without the prior consent of the Mortgagoe, and should the Mortgagor so encumber or alienate such premises, the Mortgagoe may, at its option, declare the indebtedness hereby secured to be immediately due and payable and may institute any proceedings necessary to collect said indebtedness.
- and payaose and may institute any proceedings necessary to convert some microcontenses.

 9. That the Mortgagor hireby assigns to the Mortgagee, its successors and assigns, all the rents, issues, and profits accruing from the mortgaged premises, retaining the right to collect the same so long as the debt breeby secured is not in urreary of payment, but should any part of the principal indebtedness, or interest, taxes, or fire insurance premiums, be past due and unpuid, the Mortgagee may without notice or further proceedings take over the mortgaged premises. If they shall be occupied by a leanant or tenants, and collect said rents and profits and apply the same to the indebtedness hereits serviced, without liability in the occupied may be apply the contrary by the Mortgagee, to make all rental payments direct to the Mortgagee, without liability in the Mortgager, and should said premises at the time of such default be occupied by the Mortgager, the Mortgage may apply to the Judge of the County Court or to any Judge of the occupied by the Mortgager, the Mortgage may apply to the Judge of the County Court or to any Judge of the order of Common fleas who shall be resident or presiding in the county aforesaid of the appointment of a receiver with authority to take pessession of said premises and collect such rents and profits, applying said rents, after paying the cost of collection, to the mortgage debt without liability to account for anything more than the rents and profits actually collected.
- out liability to account for anything more than the rents and profits actually collected.

 10. That if the indebtedness secured by this mortgage be guaranteed or insured by mortgage; guaranty insurance, the Mortgagor agrees to pay to the Mortgagor, on the first day of each month until the note secured hereby is fully paid, the following sums in addition to the payments of principal and interest provided in said note: a sum equal to the premiums that will next become due and payable on policies of fire und other hazard insurance covering the mortgaged premiums that therefor, divided by the number of months to elapse before another provided by the Mortgage less all sums taxes, and assessments must be due and payable, such sums to be held by Mortgage to pay said premiums, taxes and special seasessments. Should these payments exceed the amount of payments actuated paid to pay said premiums, taxes and special seasessments, find some premiums, the excess may be credited by the Mortgage on substance of the Mortgage of taxes, assessments, if, however, said sums shall be insufficient to make said payments when the same gain the come due and payable, the Mortgage of the same shall become due and payable, the Mortgage on the same shall become due and payable, the Mortgage and payable the Mortgage may a till soption, apply for renewal payable, the Mortgage on the same shall be to the Mortgage and the mortgage dobt, in which event the Mortgager shall repay to Mortgages used premium payment, with inferest, at the rate specified in said promissory note, in equal monthly installments over the remaining payment, with inferest, at the rate specified in said promissory note, in equal monthly installments over the remaining payment period.