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Accordance in the second second second countries and condition as they are now and will not commit or per-

C. This is will keep the improvements now existing or hereafter erected on the mortgaged property insured as say by required from time to time by the Mortgages against loss by fire and other hazards, consulties and contingencies in much accounts and for bick periods as may be required by the Mortgages and will pay promptly, when car any presignar on such insurance provision for payment of which has not been made bereinbefore. All happened and if it companies approved by the Mortgages and the policies and tenewals thereof shall be held in the Mortgages and fire well of the Mortgages and in form acceptable to the Mortgages. The west of shell be Mortgages will give immediate notice by mall to the Mortgages who may make proof of the in payment of shell by Mortgages and directed it makes expensel to make therefor hereof, may be applied by the Mortgages and Mortgages jointly, and the immediate protected property damaged. In event of foreclosure of this indebtages above secured or to the restoration or repair of the property damaged. In event of foreclosure of this mortgages or other stansfer of title to the Mortgaged property in extinguishment of the indebtedness secured be purchasses or stansfer of title to the Mortgages in and to any insurance policies then in force shall pass to the purchasses or stansfer.

Legistration of the process of the rents issues, and profits of the mortgaged premises from and after any default bereinder; and should legal proceedings be instituted pursuant to this instrument, then the Mortgagee shall never the right to have a receiver appointed of the rents, issues, and profits, who, after deducting all charges and expenses attending such proceedings and the execution of his trust as receiver, shall apply the residue of the rents, issues, and profits, toward the payment of the debt secured hereby.

By The Mortgagor further agrees that should this mortgage and the note secured hereby not be eligible for insurance under the National Housing Act within 80 days from the date hereof (written statement of any officer
of the Department of Housing and Urban Development or authorized egent of the Secretary of Housing and Urban
Development dated subsequent to the aforessaidine from the date of this mortgage, declining to insure said
note and this mortgage, being deemed conclusive proof of such ineligibility) the Mortgagee or the holder of the
note may, at its option, declare all sums secured hereby immediately due and payable.

9. The Mortgagor covenants and agrees that so long as this mortgage and the said note secured hereby are insured under the provisions of the National Housing Act, he will not execute or file for record any instrument which imposes a restriction upon the sale or occupancy of the mortgaged property on the basis of race, color, or creed. Upon any violation of this undertaking, the Mortgagee may, at its option, declare the unpaid balance of the debt secured hereby immediately due and payable,

It is agreed that the Mortgagor shall hold and enjoy the premises above conveyed until there is a default under this mortgage or in the note secured hereby. It is the true meaning of this instrument that if the Mortgagor shall fully perform all the terms, conditions, and covenants of this mortgage, and of the note secured hereby, that then this mortgage shall be utterly null and void; otherwise to remain in full force and virtue. If there is a default in any of the terms, conditions, or covenants of this mortgage, or of the note secured hereby, then, at the option of the Mortgagoe, all sums then owing by the Mortgagor to the Mortgagee shall become immediately due and payable and this mortgage may be foreclosed. The Mortgagor waives the benefit of any appraisement laws of the State of South Carolina. Should any legal proceedings be instituted for the foreclosure of this mortgage, or should the Mortgagee become a party to any suit involving this mortgage or the title to the premises described herein, or should the debt secured hereby or any part thereof be placed in the hands of an attorney at law for collection by suit or otherwise, all costs and expenses (including continuation of shatract) incurred by the Mortgagee, and a reasonable attorney's fee, shall thereupon become due and payable immediately or on demand, at the option of the Mortgagee, as a part of the debt secured hereby, and may be recovered and collected hereunder.

The covenants herein contained shall bind, and the benefits and advantages shall inure to, the respective helrs, executors, administrators, successors, and assigns of the parties hereto. Whenever used, the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

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