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Together with all and singular the rights, members, hereditaments and appurtenances to said premises belonging or in anywise incident or appertaining.

TO HAVE AND TO HOLD all and singular the said premises unto the said UNION FEDERAL SAVINGS AND LOAN ASSOCIATION, UNION, S. C., its successors and assigns forever.

And, the mortgagor does hereby bind himself, his heirs, devisees, executors and administrators to warrant and forever defend all and singular the said premises unto the said UNION FEDERAL SAVINGS AND LOAN ASSOCIATION, UNION, S. C., its successors and assigns from and against the mortgagor, his heirs, devisees, executors, administrators and assigns, and against all other persons whomsoever lawfully claiming or to claim the same or any part thereof.

And, during the life of this mortgage, the mortgagor shall:

(a) Keep the house and buildings on said premises insured in an amount equal at least to the principal sum remaining unpaid hereunder, against loss by fire or windstorm in a company or companies acceptable to the mortgagee and shall have such insurance made payable to the mortgagee as its interest may appear; and if the mortgagor shall fail so to insure said house and buildings or to pay the premiums on such insurance then the mortgagee may at its option cause said house and buildings to be so insured in the mortgagor's name and the cost of such insurance, together with interest thereon at the same rate as specified in the above mentioned note from the date of advancement by the mortgagee until repaid, shall stand secured by this mortgage and be collectible hereunder as a part of the mortgage debt. If at any time insurance coverage can not be obtained in an amount equal at least to the principal sum remaining unpaid hereunder, the mortgagee, its successors or assigns may at its option declare the entire unpaid balance immediately due and payable.

(b) Pay all taxes and other public assessments against said premises on or before the first day of January of each calendar year and exhibit tax receipts to the mortgagee immediately upon such payment; and if the mortgagor shall fail so to pay such taxes or other public assessments, the mortgagee may at its option pay the same and the amounts so paid, together with interest thereon at the same rate as specified in the above mentioned note from the date of advancement by the mortgagee until repaid, shall stand secured by this mortgage and be collectible hereunder as a part of the mortgage debt.

(c) Keep said premises in good repair; and if the mortgagor shall fail to do so, the mortgagee may at its option enter upon said premises and make such repairs as it deems necessary and the costs of such repairs, together with interest thereon at the same rate as specified in the above mentioned note from the date of advancement by the mortgagee until repaid, shall stand secured by this mortgage and be collectible hereunder as a part of the mortgage debt.

And upon breach of, or default in, any of the terms, conditions or stipulations of this mortgage or of the note hereby secured, the mortgagee, its successors or assigns may at its option declare the entire unpaid balance immediately due and payable and proceed to collect the same, together with all costs of collection including an attorney's fee of ten (10) per centum of both principal and interest which shall stand secured hereunder, through the foreclosure of this mortgage and sale of the premises above described.

And the mortgagor hereby assigns to the mortgagee, its successors or assigns all the rents, issues and profits of said premises from and after the breach of, or default in, any of the terms, conditions or stipulations hereof or of said note; and any Judge of a Court of competent jurisdiction may, at Chambers or otherwise and upon ex parte proceedings or otherwise, appoint a receiver with authority to take possession of said premises to collect said rents, issues and profits and apply the net proceeds so collected (after paying costs of collection) upon the indebtedness hereby secured or any part thereof, without liability to account for anything more than the rents, issues and profits actually collected, less said costs.

[4328 RV-2]