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

TO HAVE AND TO HOLD, all and singular the said premises unto the said mortgagee, its successors and assigns, forever.

NATIONAL BANK OF SOUTH CAROLINA, Columbia, [illegible] And we do hereby bind our heirs, executors, administrators and assigns, to warrant and forever defend all and singular said premises unto the said mortgagee, NATIONAL BANK OF SOUTH CAROLINA, Columbia, its successors and assigns, whenever our heirs, executors, administrators and assigns and all others whomsoever lawfully claiming or to claim the same or any part thereof and our heirs, executors, administrators and assigns covenant with the mortgagee, its successors and assigns that at and until the ensealing of these presents I was well seized of the above described premises as a good and indefeasible estate in fee simple and have good right to sell and incumber and convey the same, and that the same are free from all encumbrances and liens whatsoever.

AND IT IS AGREED BY AND BETWEEN THE SAID PARTIES

1. The mortgagor will pay said Note or obligation as herein and in said Note or obligation provided and agrees that all overdue interest and past due principal shall draw interest at the rate of seven (7%) per cent per annum.

2. Before they become delinquent, the mortgagor will pay all taxes, assessments and charges of every character which are now due or which may hereafter become liens on said premises, including all taxes assessed in the State in which the mortgaged premises are situated against the mortgagee or its assigns on this instrument or the sum hereby secured or evidenced by said Note, provided the amount of such latter taxes with the interest in the sum hereby secured does not exceed the maximum permitted by law, but if it does, the excess is to be paid by the mortgagee, and will immediately deliver to the mortgagee, its successors or assigns, at its office, receipts of the proper officers therefor, and if not paid the mortgagee may pay such taxes, assessments and charges (of which payment, amount and validity thereof the receipt of the proper officer shall be conclusive evidence) and any amount so paid shall be due and payable immediately on demand at the option of the mortgagee with interest at six (6%) per cent per annum and shall be secured by this instrument.

3. The mortgagor will keep the buildings on said premises insured in the policy or policies [illegible] with a mortgagee clause [illegible] the mortgagee and [illegible] the option of the mortgagee [illegible] shall be due and payable [illegible] per annum and [illegible] whether [illegible] payable to the mortgagee or not, may at the option of the mortgagee [illegible] or any other sum secured by this instrument [illegible] on said premises [illegible] or any other person for payment of the indebtedness [illegible] premises or not.

4. [illegible] and the maintenance of the [illegible] mortgagee in any litigation or proceeding affecting [illegible] And it is further agreed that in any suit or action on this mortgage [illegible] said mortgagee [illegible] charges [illegible]

5. The mortgagor will not permit the removal of any part of said premises nor demolish or remove any building [illegible] mortgagee.

6. In the event of the passage [illegible] of any law of the State in which the mortgaged premises are situated imposing upon the mortgagee the payment of taxes on the premises, or providing [illegible] for state or local purposes, or the manner of collecting such taxes so as to affect the interest of the mortgagee, the whole indebtedness secured hereby, at the option of the mortgagee, shall immediately become due, payable and collectible without notice.

7. In the event of default in the payment of the indebtedness hereby secured or any part thereof or in any of the covenants or conditions of this mortgage at the expiration of the time allowed after notice of the exercise of such option hereby reserved, as aforesaid, the entire indebtedness secured hereby shall immediately become due, payable and collectible and the mortgagee may foreclose this mortgage according to law and this mortgage may be foreclosed and the premises hereby conveyed be sold under the judgment or decree of a court of competent jurisdiction [illegible] and the rents, issues and profits thereof [illegible]

8. That no portion of the said premises shall be used for any unlawful purpose.

9. The mortgagor will keep and maintain said premises and every part thereof with buildings, fixtures and machinery and appurtenances in thorough repair and condition and from time to time make all needful and proper replacements so that said buildings, fixtures, machinery and appurtenances will at all times be in good condition, fit and proper for the respective purposes for which they were originally erected or installed.

10. In the event of default in the payment of the indebtedness hereby secured or any part thereof or in the performance of any of the covenants or conditions of this mortgage [illegible] which the mortgagee may have by virtue of the provisions hereof or by law, the mortgagee shall have the right at any time after any such default to enter upon and take possession of said premises and as a mortgagee-in-

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