TOCETHER with all and singular the rights, members hereditaments, and appurtenences to the same belonging or in any way incident or appertaining, including all built-in stoves and refrigerators, heating air conditioning, plumbing and electrical fixtures, wall to wall carpeting, fences and gates, and any other equipment or fixtures now or hereafter attached connected or fitted in any manner, it being the intention 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 in fee simple absolute; that the above described premises are free and clear of all liens or other encumbrances; that the Mortgagor is lawfully empowered to convey or encumber the same; and that the Mortgagor will forever defend the said premises unto the Mortgagor, its successors and assigns, from and against the Mortgagor and every person whomsoever lawfully claiming or to claim the same or any part thereof.

THE MORTGAGOR COVENANTS AND AGREES AS FOLLOWS:

- 1. 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 Mortgagor under the authority of Sec. 45-55, 1962 Code of laws of South Carolina, as amended, or similar statutes; and all sums so advanced shall bear interest at the same rate or rates as that provided in said note unless otherwise agreed upon by the parties 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 Mortgager does hereby assign the policy or policies of insurance to the Mortgagee and agrees that all such policies shall be held by the Mortgagee should it so require and shall include loss payable closes in favor of the Mortgagee, and in the event of loss, Mortgagor will give immediate notice thereof to the Mortgagee by registered mili and should the Mortgagor at any time fail to keep said premises insured or fail to pay the premisms for such insurance, then the Mortgagor 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 hereinabove provided.
- 4. That the Mortgagor will keep all improvements upon the mortgaged premises in good repair, and should Mortgagor fail to do so the Mortgagor 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 provided.
- 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 beneficiary, and if the premiums are not otherwise paid, the Mortgagee may pay said premiums and any amount so paid shall become a part of the mortgage debt.
- 6. That Mortgagor agrees to pay all tages 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 Mortgagor find to pay such tages and assessments when the same shall full due, the Mortgagor may, at its option, pay the same and charge the amounts so paid to the mortgage delet and collect the same under this mortgage, with interest as above provided.
- 7. That if this mortgage secures a "construction loan", the Mortgager agrees that the principal amount of the indebtobess hereby secured shall be distorsed to the Mortgager in periodic payments, as construction progresses, in accordance with the terms and conditions of a Construction Luan 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 encomber the premises above described, without the prior consent of the Mortgagoe, and should the Mortgagor so encomber such premises, the Mortgagor 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.
- 9. That should the Mortgagor about the mortgaged premises by Gentrict of Sale, Soul for Title, or Deed of Conveyance, and the within mortgage indebtechess is not paid in fell, the Mortgagor or his Darchaser shall be required to file with the Association an application for an assumption of the mortgage in his todays on the massing the assumption founds the Association with a copy of the Contract of Sale. Bord for Title, or Deed of Conveyance, and have the interest rate on the labor existing at the time of transfer molified by increasing the interest rate on the said form balance to the maximum rate per annum permitted to be charged at that time by applied die South Conduct love or a lesser increase in interest rate as may be determined by the Association. The Association will notify the Mortgagor or his purchaser of the new interest rate and monthly payments, and will not him a new possibled. Should the Mortgagor, or his Punchaser, field to comply with the previsions of the within paragraph, the Mortgagor, at its option may declare the indebtedness hereby secured to be immediately due and payable and may institute any proceedings necessary to collect said in bidischess.
- 10. That should the Mortgager fail to make payments of principal and interest as due on the poundsory note and the same shall be unpuid for a period of thirty (20 days or distinct about the most place to cough, with and also by my laplaces or the charter of the Mortgager, or any stipulations set out in this restricted the Mortgager of asympton, may write the Mortgager of his last known address going him thirty (30 days in which to restrict the soil definition like. Third Mortgager fed to rectify sail default within the soil thirty days the Mortgager, was at its option, its new the fitterest rate of the last blace of a the normalization of the lam or for a lower term to the maximum, not per any approximately to be all at the time the glabel by Soith Cooling law, or a lower moreous rate as may be determined by the Association. Here wildly payments in this adjusted accordingly.
- H. That should the Mortgood full tends parameter forming all a laterest is line on the promisers note and double an amount usualliment become past due for a penied in exacts of 15 days, the Mortgood may collect a Title change not to exact an amount upual to five 15%; per centum of any such past due installment in order to exact the extra expense nucleut to the healing of such delinquent payments.
- 12. That the Mostgrow hereby as and to the Mostgrow, its sourcess of Lasages all the roots issue, and profits according the mostgrowd promous intermity the right to a blot the sources of Lasages and the roots is a source of promote most and promote intermity the proceeding the training of the proceeding the right to source the roots and roots of the shall be control in a train or through a blot to the roots of other proceedings the most of a Both sounced with a bold to control in a train or through a robe that the roots and profits at large to large the roots of a Both sounced with a bold to be control to most and roots and roots and profits at all profits at large to the roots of a Both to be directly as the roots of a Mostgrow to make all roots process donor to the Mostgrow to his to be Mostgrowd to the Mostgrow to the Mostgrowd to the first the appearance of a resolute with a thorst to the possess of soil produces of a Workship and the first profits and the root of a Bots to to the roots as but with a bold by the ost of a Bots to to the roots as but with a both to be used to the toots of a Bots to to the roots as but with a bold by the ost of a Bots to to the roots as but with a bold by the ost of a Bots to to the roots as but with a bold by the ost of a Bots to to the roots as but with a bold by the ost of a Bots to the roots as but with a bold by the soil of a Botte.

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