Together with all and singular the rights, members, hereditaments, and appurtenances to the same belonging or in any way incident or appertaining, and all of the rents, issues, and profits which may arise or be had therefrom, and including all heating, plumbing, and lighting fixtures and any other equipment or fixtures now or hereafter attached, connected, or fitted thereto in any manner; it being the intention of the parties hereto that all such fixtures and equipment, other than the usual household furniture, be considered a part of the real estate.

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

The Mortgagor covenants that he is lawfully seized of the premises hereinabove described in fee simple absolute, that he has good right and lawful authority to sell; convey, or encumber the same, and that the premises are free and clear of all liens and encumbrances whatsoever. The Mortgagor further coverants to warrant and forever defend all and singular the premises unto the Mortgagee forever, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part, thereof.

The Mortgagor covenants and agrees as follows:

- 1. That he will promptly pay the principal of and interest on the indebtedness evidenced by the said note, at the times and in the manner therein provided.
- 2. That this mortgage shall secure the Mortgagee for such further sums as may be advanced hereafter, at the option of the Mortgagee, for the payment of taxes, insulance premiums, public assessments, repairs or other purposes pursuant to the covenants herein, and also any further loans, advances, readvances or credits that may be made hereafter to the Mortgagor by the Mortgagee; and that all sums so advanced shall bear interest at the same rate as the Mortgage debt and shall be payable on demand of the Mortgagee, unless otherwise provided in writing.
- 3. That he will keep the improvements now existing or hereafter-crocted on the mortgaged property insured as may be required from time to time by the Mortgagee against loss by fire and other hazards, in such amounts as may be required by the Mortgagee, and in companies acceptable to it, and that he does hereby assign to the Mortgagee all such policies, and that all such policies and renewals thereof shall be held by the Mortgagee and have attached thereto loss payable clauses in favorgof, and in form acceptable to the Mortgagee.
- 4. That he will keep all improvements now existing or hereafter erected upon the mortgaged propertie in good repair, and should he fail to do so, the Mortgagee may, at its option, enter upon said premises, make whatever repairs are necessary, and charge the expenses for such repairs to the mortgage debt; that, in the event that the proceeds of this loan are for the construction of improvements on the mortgaged premises, he will continue construction until completion without interruption, and should be fail to do so, the Mortgagee may, at its option, enter upon said premises, complete said construction work, and charge the expenses for the completion of such construction to the mortgage debt.
- 5. That the Mortgagge may require the maker, co-maker or endorser of any indebtedness secured hereby to carry life insurance upon limself in a sum sufficient to pay all sums secured by this, mortgage, designating the Mortgagge as beneficiary thereof, and, upon failure of the Mortgagger to pay the premiums therefor, the Mortgagger may, at its option, pay said premiums, and all sums so advanced by the Mortgager shall become a part of mortgage debt.
- 6. That, together with, and in addition to, the monthly payments of principal and interest payable under the terms of the note secured hereby, he will pay to the Mortgagee, on the first day of each month, until the indebtedness secured hereby is paid in full, a sum equal to one-twelfth of the annual taxes, public assessments and insurance premiums, as estimated by the Mortgageo, and, on the failure of the Mortgagor to pey all taxes, insurance premiums and public assessments, the Mortgagee may, at its option, pay saidjitems and charge all advances therefor to the mortgage debt.
- 7. That he hereby assigns all thosents, issues, and profits of the mortgaged premises from and after any default hereunder, and should legal proceedings be instituted pursuant to this instrument, then the Mortgage's shall have 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.
- 8. That, at the option of the Mortgagee, this mortgage shall become due and payable forthwith it the Mortgagor shall convey away said mortgaged premises, or if the title shall become vested in any other person in any marther whatsoever other than by death of the Mortgagor, or, in the case of a construction loan, it the Mortgagor shall permit work on the project to become and remain interrupted for a period of bifteen (15) days.

It is agreed that the Mortgagor shall hold and enjoy the preinises 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 coveragits of this mortgage, and of the note secured hereby, 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 Mortgagee, all sums then owing by the Mortgagor to the Mortgagoe shall become infunctiately due and pay able and this mortgage may be foreclosed. Should any legal, proceedings be instituted for the foreclosure of this mortgage, or should the Mortgagoe 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 attempt of the mortgage. The proceeding is the mortgage, 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 hereinder.

The covenants, agreements and conditions herein contained shall bind, and the benefits and advantages shall innite to, the respective heirs, executors, administrators, specessors 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.