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ार कर क्ष्रुत्र करणात्म के प्रवासक्य वर केंद्रकी ग्राक्षणावरण्यात्मी कर अवस्थितिकोत्रात्त्वक् would read the account climate as been accessing, the worthwhelt may, ac its हालाइ र बर्ग रहें । और इतकाय इहार १८३० र १०० ⊱ Brown from the complete of the contract of loan popirod by ani, i ser mayer manest provide provide to a services of to

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To Have and to Hold, all and singular the said property unto the Mortgagee, its successors and assigns forever.

The Mortgagor coverments that he is lastilly esized of the premises hereinabove described in see shiple absolute (or such other estate, if any, as is stated hereinbefore), 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 ancumbrances whatsoever except as herein otherwise recited. The Mortgagor further covenants to warrant and forever defend all and singular the premises as herein conveyed, unto the Mortgagee forever, from and against the Mortgagor and all persons whomsoever lawfully distining the same or any part thereof.

The Mortgagor covenants and agrees as follows:

outly, South Caroline, in a late would, so say 142, and 1. Le He will promptly pay the principal of and interest on the indektodness evidenced by the said note, at the time and in the manner therein provided. Privilege is reserved to prepay at any time, without premium or fee, the entire indebtedness or any part thereof not less than the amount of one installment, or one hundred dollars (\$100.00), mylchener is fear, 1000, Carcoll or 100 of land, with the britting a and interpretace red

- 2. 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 said note is fully valuatilla pedd:
 - (a) A sum equal to the ground rents, if any, next due, plus the premiums that will next become due and payable on policies of fire and other hazard insurance covering the mortgaged property, plus taxes and accessments next due on the mortgaged property (all as estimated by the Mortgages, and of which the Mortgagor is notified) less all sums already paid therefor divided by the number of months to elapse before one month prior to the date when such ground rents, premiums, taxes and assessments will become delinquent, such sums to be held by Mortgages in trust to pay said ground rents, premiums, taxes and special assessments.
 - (b) The aggregate of the amounts payable pussuant to subparagraph (a) and those payable on the note secured hereby, shall be paid in a single payment each month, to be applied to the following items in the order stated:
 - Most of taxes, special assessments, fire and other hazard insurance premiums;
 - (11) interest on the note secured hereby sand TOND CONDES

expenses secured thereby.

- (III) amortization of the principal of said note. Any definiency in the amount of such aggregate mouthly) payment, shall, imless made good by the Mortgagor prior to the due date of the next such payment, constitute an event of default under this mortgage. At Mortgagee's option, Mortgagor will pay a "late charge" act exceeding four per centum (4%) of any installment when paid more than fifteen (15) days after the due date thereof, to cover the extra expense involved in handling delinquent payments, but such "late charge" shall not be payable out of the proceeds of any sale made to satisfy the indebtedness secured hereby. unless such proceeds are sufficient to discharge the entire indebtedness and all proper costs and
- 3. If the total of the payments made by the Mortgagor under (a) of paragraph 2 preceding shall exceed the amount of payments actually made by the Mortgagee for taxes or assessments or insurance premiums, as the case may be, such excess shall be credited on subsequent payments to be made by the Mortgagor for such items. If, however, such monthly payments shall not be sufficient to pay such items when the same shall become due and payable, then the Mortgagor shall pay to the Mortgagee any amount necessary to make up the deficiency. Such payment will be made within thirty (30) days after written notice from the Mortgagee stating the amount of the deficiency, which notice may be given by mail. If at any time the Mortgagor shall tender to the Mortgagee, in accordance with the provisions of the note secured hereby, full payment of the entire indebtedness represented thereby, the Mortgagee shall, in computing the amount of such indebtedness, credit to the account of the Mortgagor any credit balance remaining under the provisions of (a) of paragraph 2 hereof. If there shall be a default under any of the previsions of this mortgage resulting in a public sale of the premises covered hereby, or if