- 6. That he will keep the improvements now existing or hereafter erected on the most erty insured as may be required from time to time by the Mortgagee against loss by fi hazards, casualties and contingencies in such amounts and for such periods as may be req Mortgagee and will pay promptly, when due, any premiums on such insurance provision for which has not been made hereinbefore. All insurance shall be carried in companies appr ed th Mortgagee and the policies and renewals thereof shall be held by the Mortgagee and have atte loss payable clauses in favor of and in form acceptable to the Mortgagee. In event of loss will give immediate notice by mail to the Mortgagee, who may make proof of loss if not me by Mortgagor, and each insurance company concerned is hereby authorized and directed to me for such loss directly to the Mortgages instead of to the Mortgagor and Mortgages jointly, an **E** ance proceeds, or any part thereof, may be applied by the Mortgagee at its option either to the of the indebtedness hereby secured or to the restoration or repair of the property damaged. ibment of foreclosure of this mortgage or other transfer of title to the mortgaged property in exting the indebtedness secured hereby, all right, title and interest of the Mortgagor in and to and insurance policies then in force shall pass to the purchaser or grantee.
- 7. That he hereby assigns all the rents, 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 Mortgagee 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. The Mortgagor further agrees that should this mortgage and the note secured hereby not be eligible for insurance under the National Housing Act within 90 days from the date hereof (written statement of any officer of the Federal Housing Administration or authorized agent of the Federal Housing Commissioner dated subsequent to the Said time from the date of this mortgage, declining to insure said note and this mortgage, being deemed conclusive proof of such ineligibility) the Mortgagee or the holder of the note may, at its option, declare all sums secured hereby immediately due and payable.
- 9. The Mortgagor covenants and agrees that so long as this mortgage and the said note secured hereby are insured under the provisions of the National Housing Act, he will not execute or file for record any instrument which imposes a restriction upon the sale or occupancy of the mortgaged property on the basis of race, color, or creed. Upon any violation of this undertaking, the Mortgagee may, at its option, declare the unpaid balance of the debt secured hereby immediately due and payable.

It is agreed that the Mortgagor shall hold and enjoy the premises 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 covenants of this mortgage, and of the note secured hereby, that then 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 Mortgagee shall become immediately due and payable and this mortgage may be foreclosed. The Mortgagor waives the benefit of any appraisement laws of the State of South Carolina. Should any legal proceedings be instituted for the foreclosure of this mortgage, or should the Mortgagee 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 attorney at law for collection by suit or otherwise, all costs and expenses (including continuation of abstract) incurred by the Mortgagee, 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 hereunder.

The covenants herein contained shall bind, and the benefits and advantages shall inure to, the respective heirs, executors, administrators, successors, 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.

WITNESS	hand(s) and seal(s) this	2nd	day of February	, 19 00
Signed, sealed, a	nd delivered in presence of:	Wilten O Eams [SE		
Sunda	Q. Masters		;	[SEAL]
Potula	tunt o	*********************		[SEAL]
				[SEAL]
STATE OF SOI COUNTY OF	UTH CAROLINA 88:		*1	
	ppeared before me Linda . athe raw the within-named M his Patrick C. Fant	ilton O. Ca	liver the within deed, an	d that deponent, recution thereof.
	•	<u> </u>	inda O. Y	Masters
Sworn to an	d subscribed before me this 2	nd Coti	lay of February	, 19 66
			Notami Public for	South Concline