TOGETHER with all and singular the rights, members, hereditaments and appurtenances to the same belonging or in any way incident or appertaining, including all heating, plumbing and electrical fixtures, 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 selzed 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 Mortgage, 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 Mortgage under the authority of Sec. 45-55, 1992 Code of laws of South Carolina, as amended, or similar statutes; and all sums so advanced shall bear interest at the same rate as that provided in said note and shall be payable at the demand of the Mortgagee, unless otherwise provided in writing.
- 3. That Mortgager 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 Mortgagec, and Mortgager does hereby assign the policy or policies of insurance to the Mortgagee; and a grees that all such policies shall be held by the Mortgagee and shall include loss payable clauses in favor of the Mortgage; and in the event of loss, Mortgager will give immediate notice thereof the Mortgage by registered mail; and should the Mortgagor at any time fail to keep said premises insured or fail to pay the premiums for such insurance, then the Mortgagee may cause such improvements to be insured in the name of the Mortgagor and relimburse itself for the cost of such insurance, with interest as hereinabove provided.
- 4. That the Mortgagor will keep all improvements upon the mortgaged premies in good repair, and should Mortgagor fail to do so, the Mortgagee 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 Morigagor agrees to pay all taxes 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 Mortgage immediately upon payment, and should the Mortgagor fail to pay such taxes and assessments when the same shall fail due, the Mortgage may at its option, pay the same and charge the amounts so paid to the mortgage debt and collect the same under this mortgage, with interest as above provided.
- 7. That if this mortgage secures a "construction loan", the Mortgagor agrees that the principal amount of the Indebtedness hereby secured shall be disbursed to the Mortgagor in periodic payments, as construction progresses, in accordance with the terms and conditions of a Construction Loan 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 encumber the premises above described, nor alienate said premises by way of mortgage or deed of conveyance without the prior consent of the Mortgagee and should the Mortgager so encumber or alienate such premises, the Mortgagee may, at its option, declare the incidences hereby secured to be immediately due and payable and may institute any proceedings necessary to collect said indebtedness.
- and payable and may institute any proceedings necessary to collect said indebtedness.

 9. That the Mortgager brunby assigns to the Mortgager, its auccessors and assigns, all the rents, issues, and profits accruing from the mortgaged premises, retaining the light to collect the same so long as the debt hereby secured is not in arrears of payment, because the profit of the principal collections and the mortgager of the principal collections are also assigned to the mortgager of the country of the mortgager of the mortgager of the country of the mortgager of the
- out liability to account for anything more than the rents and profits actually collected.

 10. That if the indebtedness secured by this mortgage be guaranteed or insured by mortgage guaranty insurance, the Mortgagor agrees to pay to the Mortgagoe, on the first day of each month until the note secured hereby is fully paid, the following sums in addition to the payments of principal and interest provided in said note: a sum equal to the premiums that will next become due and payable on policies of fire and other hazard insurance covering the mortgaged property, plus taxes, and assessments next due on the mortgaged premises (all as estimated by the Mortgage) less all sums already paid therefor, divided by the number of months to elapse before one month prior to the date when such premiums, taxes, and assessments. Should these payments exceed the amount of payments actually made by the Mortgage less, assessments, are insurance premiums, the excess may be credited by the Mortgage on subsequent payments to the made by the Mortgagor; if, however, said sums shall be insufficient to make said payments when the same shall become due and payable, the Mortgagor shall pay to the Mortgage any amounts necessary to make up the deficiency. The Mortgagor further agrees that at the end of ten years from the date hereof, Mortgager may at its option, apply for renewal of mortgage guaranty or similar insurance covering the balance then remaining due on the mortgage debt, and the Mortgagor may, at its option, apply for renewal of the view of the terms of the term, or the Mortgage may premium and add the same to the mortgage debt, in which event the Mortgagor shall repay to Mortgages may promium and add the same to the mortgage debt, in which event the Mortgagor shall repay to Mortgages may promium and add the same to the mortgage debt, in which event the Mortgagor shall repay to Mortgages may promium and add the same to the mortgage debt, in which event the Mortgagor shall repay to Mortgages may promium and add the same to the mortga