TOGETHER with all and singular the rights, members, hereditaments, and appartenances 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 seized of the above described premises in fee simple assolute; that the above described premises are free and clear of all Bens or other encumbrances; that the Mortgagor is lawfully empowered to convey or encumber the same; and that the Mortgagor will forever defend the said premisent must be 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 hans or advances that may bereafter be made by the Mortgagee to the Mortgagor under the authority of Sec. 45-55, 1962 Cede of laws of South Carolina, as amended, or similar statutes; and all sums so advanced shall beer 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 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 Mortgage, and Mortgagor does hereby assign the policy or policies of insurance to the Mortgagee; and in the event of loss, Mortgagor will give immediate anotic thereof to the Mortgage to great in the event of loss, Mortgagor will give immediate notice thereof to the Mortgage ty registered mail; and should the Mortgagor at any time fail to keep said premises insured or fail to pay the premisms for such insurance, then the Mortgage may cause such improvements to be insured in the name of the Mortgagor and reimbarse itself for the cost of such insurance, with interest as hereinabove provided.
- 4. That the Mortgagor will keep all improvements upon the mortgaged premiers 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 inteletectness 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 taxes and other public assessments levired against the mortgaged premises on or before the due dates thereof and to exhibit the receipts therefor at the offices of the Mortgagor immediately upon payment, and should the Mortgagor fail to pay such taxes and assessments when the same shall fall due, the Mortgagor 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 indebted-new thereby 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 nortgage and incorporated herein by reference.
- B. 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 indebtedness 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 context sail indeutomiess.

 1. That the Mortgagor hereby assigns to the Mortgagee, its successors and assigns, all the rents, issues, and profits accruing from the mortgaged premises, retaining the right to collect the same so long as the debt hereby secured is not in arrears of payment, but should any part of the principal indebtedness, or interest, taxes, or fire insurance premiums, be past due and unpaid, the Mortgagee may without notice or further proceedings take over the mortgaged permises; if they take the contract of the mortgage that the contract of the same than the rents and profits and apply the same to the indebtedness hereby secured, without liability to account for anything more than the rents and profits and apply the same to the indebtedness hereby secured, without liability to account for anything more than the rents and should said premises at the time of such default the occupied by the fortigagor, until notified to the contrary by the Mortgage; and should said premises at the time of such default the occupied by the Mortgagor, with the Mortgage may apply to the Judge of the County Court or to any Judge of the Count of Common Pleas who shall be resident to presiding in the county adversal of the appointment of a receiver with authority to take possession of said premises and collect such rents and profits, applying said rents, after paying the cost of collection, to the mortgage debt without highly to account for anything more than the rents and profits actually collected.
- 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 Mortgagor, on the first day of each month until the none 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 following sums in addition to the payments of principal and interest provided in said note: a sum equal to the following sums in addition to the payments of other hazard insurance covering mentions and other hazard insurance covering the mentions are already poil therefor, divided by the number of months to elapse before one month prior to the date when such promines, taxes, and assessments Should these payments exceed the amount of payments actually made by the Mortgager ere traxes, sekssements, or insurance premiums, the excess may be credited by the Mortgager on subsequent payments to be made by the Mortgager in the sum shall become the analysis of the insurance premiums, the excess may be credited by the Mortgager on subsequent payments to be made by the Mortgager in the sum of the payments when the same shall become the analysis of the Mortgager and sums shall be insufficient to make aid payments when the same shall become the analysis of the Mortgager shall pay to the Mortgager any announts necessary to make up the deficiency. The Mortgager guaranty or similar insurance covering the balance then remaining due on the mortgage debt, and the Mortgagor may, all sequinal payments with interest, at the rate specified in said promissory note, in equal monthly installments over the remaining payment, with interest, at the rate specified in said promissory note, in equal monthly installments over the remaining payment, with interest, at the rate specified in said promissory note, in equal monthly installments over the remaining payment period.