Together with all end singular the rights, members, hereditaments and appurtenances to the said premises belonging or in any wise incident or appertaining.

TO HAVE AND TO HOLD all and singular the premises before mentioned unto the said PALMETTO SAVINGS AND LOAN ASSOCIATION OF LAURENS, its successors and assigns forever.

The Mortgagor covenents that he is lawfully selred of the premises hereinebove described in fee-simple absolute, and that he has good right and lawful authority to sell, convey or encumber the s: me, rnd that the premises are free and clear of cil liens and encumbrances whatsover. The Mortgagor further covenants to warrent and forever defend all and signal are the premises unto the PALMIPTTO SAVINGS AND LOAN ASSOCIATION OF LAUKENS, its successors and assigns, forever, from and sgainst the Mortgagor and all persons whomesover lawfully claiming the same or any part thereof.

That he will keep the improvements now existing or hereafter erected on the mortgaged property insured as may be required from time to time by the PALMETTO SAVINGS AND LOAN ASSOCIATION OF LAURENS against less by fire, tornade, and other hazards, casualties and contingencies, in such amounts, and for such periods, and in companies approved by the said Association, and will pay promptly, when disc, any premiums on such insurance, and assis in said policy or policies of insurance to the said Association. In the event that the buildings to be insured in its rune ard reimburse itself for the premiums and expenses of such insurance under this mortgage with interest as herein provided, in the event of foreclosure of this mortgage, or other transfer of title to the mortgaged property in extinguishment of the indebtedness accured hereby, all right, title and interest of the Mortgagor in and to any insurance policies then in force shall pass to the purchaser or grantee.

And the Mortgagor hereby agrees to pay all taxes and other governmental assessments (except where the taxes are required to be poid into the Association in monthly installments), against this property on or before the last day of each celendar year, and to exhibit the trx receipts to an official of the PALMETTO SAVINGS AND LOAN ASSOCIATION OF LAURENS, immediately upon payment, which procedure shall continue until sil amounts due under this mortgage have been paid uity and should the Mortgagor fail to pay said taxes or other governmental charges and the insurance promlums, including life insurance premiums where the Association is designated as beneficiary, whether the Mortgagor is insured or a member of his family, due on sa'ld property or violate any of the conditions herein contained, the Association may at its option, gother as me and charge the amount so paid to the mortgage indebtedness and collect he same under this mortgage with inherest at the same rate, and said Association may further, at its option, declare the cutter indebtedness under this mortgage and the note secured thereby to be immediately due and payable, anything herelandove in this instrument contained to the contrary notwithstanding.

And it is hereby agreed as a part of the consideration for the loan herein secured that the Mortgager shall keep the premises herein described in good repair and in tenable condition, and should be fall to do so, the Association, its successors or assigns may enter upon said premises, make whetever repairs ren necessary, and charge the expenses for such repairs to the mortgage debt and collect same under this mortgage with interest at the same rate charged upon the principal indebtedness.

And the Hortgager does hereby assign, set over and trreafer unto the a-id PALMETTO SAVINGS AND LOAN ASSOCIATION OF LAUIENS, its successors and assigns, all rents and profits accruing from the premises hereinabove set forth as additional sacurity for the mortgage indebtedness, and at any time any part of said debt, interest, insury nee premiums of saxes shall be due and unpoid, said Association may be successed the premises hereinabove described pre-cupied by a tenant or tenants) without further proceedings, take over the property and cell was considered to the payment of the indebtedness, insurance premiums, interest and principal, without liability to account for anything more than the rents and principal, without insulity to account for anything more than the rents and principal, without insulity to account for anything more than the rents and principal, without insulity to account for anything more than the rents and principal of the mortgage and the payments hereinabove provided for become past due and unpaid, then it is agreed that the Association, its successors and assigns, may apply to sny Judge of the Circuit court of the State of South Carolina at Chambers or other than the state of South Carolina at Chambers or other than the state of South Carolina at Chambers or other than the superior of the mortgaged premises, designate a reasonable rents to be paid by the progregor, and collect the serve and apply han et proceeds thereof, after the payment of costs of collection, upon a reliable disabledness, interest, taxes or insurance premiums, without liability to account for anything more than the rents and profits actually collected. The right is reserved unto the one and sharesiston to have a Receiver appointed by a Court of competent jurisdiction at all times upon default in the payment of any of the monthly installments herein provided for.

It is also agreed that if at any time the said Association abould recept any prepayment of the principal indebtedness due hereunder, that such acceptance of prepayment shall not constitute a weiver by said Association of any of its rights under this mortages or the note secured thereby, nor obligate the said Association to accept further prepayments of the principal indebtedness.

And it is agreed that, at the option of the Association, herein, one-twelfth (1/12) of the yearly taxes, fire and life insurance premiums (where the Association is designated beneficiary) spril be paid to the Association on the first day of each month with the installments of principal and interest as herein provided for, which amounts shall be held by the Association and applied to the payment of the taxes and insurance premiums on the due dates thereof, without any liability on the part of the Association to pay interest thereon.

And it is further agreed between the parties hereto that all lighting fixtures, wiring and accessories thereto, all heating epparatus, including gas heaters, hot water tanks, furnaces, circulating beaters, and all equipment in connection therewith of every nature or kind, and all faces, including gates, and all plumbing fixtures and connections thereto, shall deemed fixtures and a part of the real estate herein described, and shall be secured by this mortgage whether such fixtures were attached prior to or after the acceution of this mortgage.