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 or 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 gee, its successors and assigns, from and against the Mortgagor will forever defend the said premises unto the Mortgagor is lawfully described by the mortgagor 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:

- 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 Mortgagee under the authority of Sec. 45-5, 1082 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 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 Mortgagee, and Mortgage to dee hereby assign the policy or policies clauses in favor of the Mortgagee; and the very loss of insurance to the Mortgagee; and the very loss of the Mortgagee and agrees that all such policies shall be held by the Mortgagee and and include loss payable clauses in favor of the Mortgagee; and in the event of loss, Mortgagor will previous mediate notice thereof to the Mortgagee by insurance, then the Mortgagor at any time fail to keep said previous finance of rail to pay the purpose may cause such improvements to be insured, the name of the Mortgagor and reimburse fitself for the cost of such insurance, with interest as hereinabove provided.
- 4. That the Mortgagor will keep all improvements upon the mortgaged premises in good repair, and should Mortgagor fail to do so, the Mortgagoe 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 obeneficiary, 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 levied against the mortgaged premises on or before the due dates thereof and to exhibit the receipts therefor at the offices of the Mortgagee immediately upon payment, and should the Mortgage fall to pay such taxes and assessments when the same shall fall due, the Mortgagee 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 disturred 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 allenate said premises by way of mortgage or deed of conveyance without the prior consent of the Mortgage, and abould the Mortgagor so encumber or allenate such premises, the Mortgagor way at its option, declare the incheditedness 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 seem insectioness.

  9. That the Mortgagor hereby assigns to the Mortgagee, its successors and assigns, all the ronts, issues, and profits accruing from the mortgaged premites, retaining the right to collect the same so long as the debt hereby secured is not in arreary 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 permites; if they shall be occupied by a tenant or tenants, and collect said rents and profits and apply the same to the indebtedness actively secured, without liability is one account for anything more than the rents and profits actually collected, ess the cost of collect, and any tenant is author-notified to the contrary by the Mortgagee, to make all rental payments direct to the Mortgagee, without liability to the Mortgager, to make all rental payments direct to the Mortgagee, without liability to the Mortgager, to make all rental payments direct to the Mortgagee, without liability to the Mortgager, to make all rental payments direct to the Mortgagee, without liability to he Mortgager, to make all rental payments direct to the Mortgagee, without liability to lace to the Mortgager, to make all rental payments and the first of such default be accupied by the Mortgager, the Mortgagee may apply to the Judge of the County Court or to any Judge of the Count of Common Plass workshall be resident or presiding in the county aforesaid for 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 with out liability 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 Mortgage agrees to pay to the Mortgages 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 heard insurance covering the mortgaged premiums that will next become due and payable on policies of fire and other heard insurance covering the mortgaged premiums that therefor, divided by the number of months to elapse store one month prior to the date when such premiums, taxes, and assessments, should these payments exceed the amount of payments acquaily made by the Mortgage for taxes, assessments, for the store of the sums to be held by Mortgages to pay said premiums, taxes and, special representations, and the sum of the payments acquaily made by the Mortgage for taxes, assessments, if, however, said sums shall be insufficient to make said payments when the same shall become due and payable, such the payments are sufficiency. The Mortgage for the Mortgage and payable, the Mortgage and the payments when the same shall become due and payable, the Mortgage and the payments when the same shall become due and payable, the Mortgage and the payments when the same shall become due and payable, the Mortgage and the payments when the same shall become due and payable, the Mortgage and the payments when the same shall become due and payable, the Mortgage and the payments when the same shall become due and payable, the Mortgage and the payments when the same shall become due and payable, the Mortgage and the payments when the same shall become due and payable, the Mortgage and the payments when the same shall become due and payable, the Mortgage and payable, the Mortgage and payable, the Mortgage and payable, the Mortgage and paya