TOGETHER with all rights, easements, hereditaments, and appurtenances thereunto belonging or in anywise appertaining, and all fixtures now or hereafter attached to said premises, and all rents, issues and profits of said premises, and all of the estate, right, title and interest of the parties hereto in and to said premises, and all apparatus, equipment and fixtures now or hereafter attached to said premises, and all replacements thereof, and all proceeds of the foregoing, including all proceeds of any insurance thereon, and all rents, issues and profits of said premises, it being the intention of the parties hereto that all of the foregoing property shall be deemed to be and remain 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 premises hereby conveyed in fee simple, free and clear of all liens or encumbrances except as set forth in the Mortgagor's last financial statement under the seal and that the Mortgagor will forever defend the title to the premises against the Mortgagee, its successors and assigns, and against the Mortgagor and every person whomsoever lawfully claiming 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 a promissory note at the times and in the manner therein provided.

2. That the mortgagor will secure the Mortgagee for any additional sums which may be advanced from time to time at the option of the Mortgagee for the payment of taxes, or public assessments, hazard insurance premiums, repairs and other expenses pertaining to the premises of this mortgage, and also for any loans or advances that may hereafter be made by the Mortgagee to the Mortgagor under the provisions of Sec. 45-55, 1962 Code of Laws of South Carolina, as amended or similar statutes, and all such sums shall bear interest at the same rate or rates as that provided for said note, unless otherwise agreed prior to the making of such advance, 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, in companies or companies acceptable to the Mortgagee, and Mortgagor does hereby assign the policy or policies of insurance to the Mortgagee and agrees that all such policies shall be held by the Mortgagee during the term of this mortgage, and that all such policies shall contain a loss payable clause in favor of the Mortgagee, and in the event of loss Mortgagor will give immediate notice thereof to the Mortgagee, who may make proof of loss if not made promptly by Mortgagor, and shall the Mortgagor at any time fail to keep said premises insured as herein provided, then the Mortgagee may insure said improvements for its own benefit, the premiums therefor to be added to the mortgage debt, and the Mortgagee may at its option pay the premiums required for the remaining years of the term of the Mortgage, and the Mortgagor does hereby agree to repay the Mortgagee such premiums and add the same to the mortgage debt, and the Mortgagee may at its option pay the said