TOGETHER with all rights, liens, benefits, easements, [illegible] appurtenances, and all other rights and privileges now or hereafter appertaining to said premises, including all rents, issues and profits from the premises hereunder, [illegible] the parties hereto that the [illegible] the rents, issues and profits shall be deemed and treated as part of the realty.

TO HAVE AND TO HOLD all and singular the said premises unto the Mortgagee, [illegible]

The Mortgagor represents and warrants to the Mortgagee [illegible] the lien hereof is a first and prior lien on the said premises, [illegible] that the Mortgagor will forever defend the said premises to the Mortgagee against the lawful claims of all persons whomsoever [illegible]

THE MORTGAGOR COVENANTS AND AGREES AS FOLLOWS:

1. That the Mortgagor will promptly pay the principal and interest on the indebtedness evidenced by the note, [illegible] taxes and in the manner herein provided.

2. That the Mortgagor will pay to the Mortgagee for any [illegible] the Mortgagee for the payment of taxes or special assessments hereafter levied on the premises [illegible] the Mortgagee [illegible] the mortgage, and also for any [illegible] taxes that may be levied against the Mortgagee [illegible] the authority of Sec. 45-55, 1962 Code of Laws of South Carolina as amended [illegible] at the same rate as that provided for said note, unless [illegible] the Mortgagee and such charges provided in writing.

3. That Mortgagor will keep the improvements on the mortgaged premises, whether now existing or hereafter erected, insured against loss by fire and other hazards, casualties and contingencies [illegible] the Mortgagee [illegible] Mortgagee [illegible] agrees that all such policies shall be held by the Mortgagee [illegible] Mortgagee [illegible] the event of loss Mortgagor will give immediate notice by mail to the Mortgagee, who may make proof of loss if not made promptly by Mortgagor, and each insurance company concerned is hereby authorized and directed to make payment for such loss directly to the Mortgagee instead of to the Mortgagor and Mortgagee jointly, and the insurance proceeds, or any part thereof, may be applied by the Mortgagee at its option either to the reduction of the indebtedness hereunder or to the restoration or repair of the property damaged. In the event of foreclosure of this mortgage or other transfer of title to the mortgaged premises in extinguishment of the indebtedness secured hereby, all right, title and interest of the Mortgagor in and to insurance policies then in force shall pass to the purchaser or grantee.

4. That the Mortgagor will keep all improvements now existing or hereafter erected on the mortgaged premises continuously insured against fire and other hazards, casualties and contingencies in such amounts and for such periods as may be required by the Mortgagee [illegible] the Mortgagee [illegible] the Mortgagee [illegible] the indebtedness hereunder.

5. That the Mortgagor will keep the premises free from all taxes and other public assessments, liens, mortgages, and other encumbrances [illegible] the Mortgagee [illegible] the Mortgagee [illegible] the Mortgagee