TOGETHER with all and singular the rights, members, hereditaments and appurtenances to said premises belonging or in anywise appertaining, including all fixtures now attached to said premises, it being the intention of the parties hereto that all such fixtures and equipment shall be deemed 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 absolute, that the above described premises are free and clear of all liens or other encumbrances except as may be herein stated, that Mortgagor has good right and lawful authority to convey the same, and that the Mortgagor will forever defend the said premises to the Mortgagee, 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 as the same shall become due and payable according to the terms of said 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 or expended by the Mortgagee for the payment of taxes or public assessments, hazard insurance premiums, repairs, or other charges as provided in the provisions of the mortgage, and also for any loans or advances that may hereafter be made by the Mortgagee to the Mortgagor under the authority of Sec. 45-55, 1962 Code of Laws of South Carolina as amended, or any other statutory authority, and shall bear interest at the same rate or rates as that provided in said note, unless otherwise agreed in writing, and shall be secured hereby and be a lien upon the premises described herein and be binding upon the heirs and assigns of the Mortgagor, unless otherwise provided in writing.

3. That Mortgagor will keep the improvements on the mortgaged premises, whenever erected, continuously insured against loss by fire, windstorm and other hazards in an amount not less than the balance of the mortgage debt, or in such other amount as may be required by the Mortgagee, and Mortgagor does hereby assign the policy or policies of insurance covering said premises to the Mortgagee, and Mortgagor does hereby assign the policy or policies of insurance covering said premises to the Mortgagee and agrees that all such policies shall be held by the Mortgagee during the life of this mortgage, and in the event of loss Mortgagor will give immediate notice thereof to the Mortgagee