TOGETHER with all and singular the rights, members, hereditaments, and appurtenances to the same belonging or in any way incident or appertaining, including all healing, plumbing and electrical fixtures, and any other equipment or fixtures now or hereafter statehed, connected or fitted in any manner, it being the intention of the parties hereto that all such fixtures and equipment, other than household furniture, be considered a part of the reality.

TO HAVE AND TO HOLD all and singular the said premises unto the Mortgagee, its successors and assigns forever.

The Mottgagor represents and warrants that said Mortgagor is sciend of the above described premises in fee simple absolute; that the above described premises are free and clear of all llens or other encumbrances; that the Mortgagor is hawfully empowered to convey or encumber the same; and that the Mortgagor will forever defend the said premisent onto the Mortgage, 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 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 peyment 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 Mortgager under the authority of Sec. 45-55, 1962 Code of laws of South Carolina, as amended, or similar statutes; and all sums so advanced shall been 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 Mortgage, 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 and shall include loss payable clauses in favor of the Mortgagee; and in the event of loss, Mortgagor will give immediate notice thereof to the Mortgagee that any time fail to keep said premises insured or fail to pay the premiums for such insurance, then the Mortgagee may cause such Improvements to be insured in the name of the Mortgage and reimburse itself for the cost of such insurance, with interest as hereinabove provided.
- 4. That the Mortgagor will keep all improvements upon the mortgaged premiers 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 obligated under the indebtedness secured hereby in a sum sufficient to pay the mortgage debt, with the Mortgagee as benefitiary, 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 Mortgager immediately upon payment, and should the Mortgagor fail to pay such taxes and assessments when the same shall fail due, the Mortgagor and 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 disbursed 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 alienate said premises by way of mortgage or deed of conveyance without the prior consent of the Mortgage, and should the Mortgagor so encumber or alienate such premises, the Mortgagoe may, at its option, declare the indebtedness 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 concert sans indeptuness.

 9. That the Mortgager hereby assigns to the Mortgager, its successors and assigns, all the rents, issues, and profits accruing from the mortgaged premiers, relating the right to collect the same so long as the debt hereby secured is not in arrears of payment, but should any part of the principal indebtedness, or interest, taxes, or fire insurance premiums, be past due and unpaid, the Mortgager may without notice or further proceedings take over the mortgaged premises; if they shall be occupied by a tenant or tenants, and collect said rents and profits and apply the same to the indebtedness hereby secured, without liability to accound for anything more than the rents and profits and apply the same to the indebtedness hereby secured, without liability to accound for anything more than the rents and profits and apply the same to the indebtedness hereby secured, without liability to accound for contrary by the Mortgager, until notified to the contrary by the Mortgager, until notified to the contrary by the Mortgager and should said premises and the lime of such default be occupied by the Mortgager, the Mortgager may apply to the Judge of the County Court or to any Judge of the Count of Common Pleas with stall be resident or preciding in the county adrexast off to the appointment of a receiver with authority to take passession in said premises and collect such rents and profits, applying said rents, after paying the cost of collection, to the mortgage defit without 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 Mortgage on the first day 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 regial to the premiums that will next become due and payable on policies of fire and other hazard insurance covering and assessments, next due on the mortgaged premises (all as estimated by the Mortgage) less all sams taxes, and assessments should these payments exceed to elapse before one month prior to the date when such premiums, taxes, and assessments should these payments exceed the amount of payments acqually made by the Mortgage to have a sessments, for insurance premiums, the excess may be credited by the Mortgage on subsequent payments to the made by the Mortgage of the mortgage data sums shall be insufficient to make said payments when the same shall become due and payable, and of the years from the data the rend Mortgage and assessments, for the same shall become due and payable and the payments developed the payments to the Mortgage and the same shall become due and payable and the formation of the payments when the same shall become due and payable and the formation of the payments when the same shall become due and payable and the formation of the payments when the same shall become due and payable and the formation of the payments when the same shall become due and payable and the formation of the payments when the same shall become due and payable and the same shall be and the payments when the same shall become due and payable and the same than the payments when the mortgage debt, and the Mortgager may at its option, pay the single premium required for the remaining years of the term, or the Mortgager say pay such premium and add the same to the mortgage debt, in which event the