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 of the parties hereto that all such fixtures and equipment, other than household furniture, be considered a part of the ready.

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

The Martgagor 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; that the Mortgagor is lawfully empowered to convey or encumber the same; and that the Mottgagor will forever defend the said premises unto the Mortgagor, 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:

- That the Mortgagor will promptly pay the principal and interest on the indebtedness evidenced by said promissory note at the lines 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 Mortgage to the Mortgage 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 Mortgager, 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 less by fire, windstorm and other hazards in a sum not less than the balance due hereunder at any time and in the fire of the companies acceptable to the Mortgage, and Mortgagor does hereby assign the policy or policies of insurant to the Mortgager, and the present that all such policies shall be held by the Mortgager and shall include has payable close in favor of the Mortgager, and in the event of loss. Mortgagor will give immediate notice thereof to the Mortgage to the Mortgage and shall include has payable closed mail; and should the Mortgagor at 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 Mortgagor and reimburse itself for the cust 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 Mortgagee 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 hereimabove 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 beneficiary, 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 Mortgagor immediately upon payment, and should the Mortgagor fall to pay such taxes and assessments when the same shall fall due, the Mortgagor may at its option, pay the same and charge the amounts so paid to the mortgage debt and collect the same under this murtgage, with interest as above novided.
- 7. That if this mortgage secures a "construction loan", the Mortgagor agrees that the principal amount of the indebtedness hereby secured shall be distarged 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 discribed, 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 alt its option, declare the indebtedness hereby secured to be immediately due and may institute any proceedings necessary to collect said indebtedness.
- and payable and may institute any priceedings necessary to control standardoctories.

  9. That the Mottagage is reby assigns to the Mortagage, its successors and assigns, all the rents, issues, and profits accruing from the mortagaged premises, 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 instance permittens, be past due and unpaid, the Mortagage may without notice or further proceedings take over the morttagaged premises, if we shall be occupied by a tenant or transts, and collect said rents and profits and apply the same to the indebtedness hereby secured, without liability to account for anything more than the rents and profits actually collected, less the cost of collection, and any tenant is authorized, upon request by Mortagage, to make all rental payments direct to the Mortagage without liability to mit pay the mortagage, and the mortagage may apply to the Judge of the County Court or to any Judge of the Count of Common fless who shall be resident or presiding in the county aforesaid for the appointment of a receiver with authority to take presession of said premises and collect such tents and profits, applying said tents, after paying the cost of collection, to the mortagage debt 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.

  In That if the indebtedness secured by this mortgage be guaranteed or insured by mortgage guaranty insurance, the Mortgage ages to pay to the Mortgage on the first day of each month until the note secured bereby is fully paid, the following sames 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 hazard insurance covering the mortgaged property, plus taxes, and assessments next due on the mortgaged premises (all as estimated by the Mortgage) less all sums already paid therefor, divided by the number of months to elagse before one month prior to the date when exh permitums, taxes, and assessments will be due and payable, such sums to be held by Mortgage to pay said premiums, taxes and special assessments. Should these powered severed the amount of payments actually made by the Mortgage of the mortgage of the property of the mortgage of the mortgage of payments actually made by the Mortgage of the mortgage of the mortgage of payments when the same shall become due and payable, the Mortgagor shall pay to the Mortgage any amounts necessary to make up the deficiency. The Mortgagor gutterally or similar in surance covering the balance then remaining deen on the mortgage debt, and the Mortgagor may, at its option, paybe is single premium required for the remaining years of the term, or the Mortgage may as up remaining apprent, with interest, at the rate specified in said promissory note, in equal monthly installments over the remaining payment, with interest, at the rate specified in said promissory note, in equal monthly installments over the remaining payment period.