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 nereafter 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 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 llens or other encumbrances; that the Mortgagor is lawfully gee, its successors and assigns, from and against the Mortgagor will forever defend the said premises unto the Mortgagor and every person whomsoever lawfully claiming or to claim the same or any part thereof.

The Morigagor covenants and agrees as follows:

- That the Mortgagor will promptly pay the principal and interest on the indebtedness evidenced by sald promissory
  note at the times and in the manner therein provided.
- 2. That this mortgage will accure 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 Mortgage to the provisions of this mortgage, and also for any loans or advances that may hereafter be made by the Mortgage under the authority of Sec. 45-8, 162 Code of laws of South Carolina, as amended, or similar that distinct, and all sums so advanced shall bear 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 of insurance to the Mortgage and acceptable to the Mortgage, and Mortgagor does hereby assign the policy or policies insurance to the Mortgage and agrees that all such policies shall be held by the Mortgage and shall include loss payable clauses in favor of the Mortgage; and in the event of loss, Mortgagor will give immediate notice thereof to the Mortgage and any time fall to keep said premises insured or fall to pay the premiums for such insurance, then the Mortgage may cause such improvements to be insured in the name of the Mortgagor 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 premises in good repair, and should Mortgagor fall 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 hereinabove.
- 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 bestoud the Mortgage immediately upon payment, and pay the same and charge the amounts so pay and taxes and assessment the same shall fall due, the Mortgage may at its option, 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 Mortgagee, and should the Mortgagor so encumber or alienate such premises, the Mortgagor 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.
- on payable and may institute any proceedings necessary to collect said indeptedness.

  That the Morigagor hereby assigns to the Mortgages, its successors and assigns, all the rents, issues, and profits accruing from the mortgaged premises, retaining 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 premisurs, be past due and a tenant or tenants, and collect said rents and profits are apply the same to the indebtedness hereby security without inbility to account for anything more than the rents and profits actually collected success the cost of collection, and any tenant is authoriodited to the contrary by the Mortgagee, to make all rental payments direct to the Mortgagee, and the Mortgagee may apply to the Judge of the County Court or to any Judge of the County down the Mortgage and payments of the contrary by the angular payments of the same payment of the mortgage of the County and the Mortgage of the County and the Mortgage of the County down the Mortgage of the County of Common Flass who shall be premises and collect such rents and profits, applying said rents, after paying the cost of collection, to the mortgage debt without itability to take possession of said until ability 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 juvaranteed or insured by mortgage guaranty insurance, the Mortgageo agrees to pay to the Mortgageo, 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 equal to the premiums that will next become due and payable on policies of firmens of the insurance covering the mortgaged premiums that will next become due and payable, such sums to be need to me mortal prior to the date when such premiums, taxes, and assessments should these payments exceed the amount of payments actually a payment secured to a sessiment. Should these payments exceed the amount of payments actually a payment secured for insurance premiums, the excess may be credited by the Mortgageo to payments to be made insufficient to make said payments when the same that become due and payable, the Mortgageo and payable, the Mortgag