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 litted 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 empowered to convey or encumber the same; and that the Mortgagor will forever defend the said premises unto the Mortgage, its 'successors and assight,' 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 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 p. yment 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 Mortgage under the authority of Sec. 43-55, 1982 Code of laws of South Carolina, as amended, or similar statutes; 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 sun not less than the balance due hereunder at any time and in a company or companies acceptable to the Mortgagee, and Mortgagor does hereby assign the policy or policies of insurance to the Mortgagee and agteres that all such policies shall be held by the Mortgagee and shall be doed loss payable clauses in favor of the Mortgagee; and in the event of loss, Mortgagor will give immediate notice thereof to the Mortgage by registered mail, and should the Mortgagor at any time fall to keep add premises insured or fail to pay the mortgagor at mortgage to insurance, then the Mortgagee 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 Mortgager will keep all improvements upon the mortgaged prenities in good repair, and should Mortgager fail to do so, the Mortgager may, at its option, enter upon said prenities and make whatever repairs are necessary and charge the exponses for such repairs to the mortgage debt and collect the same under this mortgage, with interest as heremalowe.
- 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 previous debt. 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 fail to pay such taxes and assessments when the same shall fall due, the Mortgage may at its option, pay the same and charge the amounts so paid to the mortgage debt and collect the same under this mortgage, with interest above provided.
- 7. That if this mortgage secures a "construction loan", the Mortgagor agrees that the principal amount of the indukted-nerby 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 much agart 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 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.
- and payable and may institute any proceedings necessary to collect said sourcourses.

 9. That the Mortgagor hereby assigns to the Mortgage, its auccessors 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 premiums, be past the unpaid, the Mortgager may without notice or further proceedings take over the mortgaged premises, if they shall be occupied by a lenant or tenants, 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 and apply the same to the indebtedness hereby secured, without liability to account for anything more than the rents and profits and apply the same to the indebtedness hereby secured, without liability to the Mortgager, until notified to the contrary by the Mortgager, until notified to the contrary by the Mortgager; and should said premises all the time 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 Court of Common Pleas who shall be resident or presiding in the county aforesaid for the appointment of 'a receiver with authority to take possession of said premises and profits applying said rents, after paying the cost of collection, to the mortgage 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.

 That if the indebtedness secured by this mortgage be guaranteed or insured by mortgage guaranty insurance, the Mortgagor agrees to pay to the Mortgagor agree to pay 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 mortgagor property, plus taxes, and assessments next due on the mortgagor premises (all as estimated by the Mortgagor as a license profit on the date when such premiums, taxes, and assessments will be due and payable, such sums to be held by Mortgagor to pay said premiums, taxes and special assessments. Should these payments exceed the amount of payments actually made by the Mortgagor exceeding the payments actually made by the Mortgagor or insurance premiums, the excess may be credited by the Mortgagor on subsequent payments to be made by the Mortgagor if, however, said sums shall be insufficient to make said payments when the same shall become due and payable, the Mortgagor shall not to Mortgagor any and the Mortgagor guaranty or similar intend of ten years from the date hereof, Mortgagor may, at its option, pay the single premium required for the remaining years of the term, or the Mortgagor may as its premium and able same to like mortgagor can be premium and able same to like the premium and able to same to the single premium required for the remaining years of the term, or the Mortgagor may as its premium and able to same to the single premium required for the remaining years of the term, or the Mortgagor may as the premium and able to same to the same to the contract of the Mortgagor and payment, with interest, at the rate specified in said promissory note