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 beling 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 liens 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 Mortgagor, its successors and assigns, from and against the Mortgagor and every person whomsever 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 sald 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 payment of taxes, or public assessments, hazard insurance premiums, repairs or other such purposes prusuant 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 48-55, 1992 Code of laws of South Carolina, as amended, or similar states, 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 time and that 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 the Mortgagee will be the Mortgagee and specially the event of loss. Mortgagor will give immediate notice thereof the Mortgagee will have more than the mortgage by the mortgage will be mortgageed to the mortgage will be mortgageed to the mortgage of the mortgage will be more than the mortgage of the mortgage will be more than the mortgage of the mortgage will be more than the mortgage of the mortgage will be more than the mortgage of the mortgage will be more than the mortgage of the mortgage will be more than the mortgage of the mortgage will be more than the mortgage of the mortgage will be more than the mortgage of the mortgage will be more than the mortgage of the mortgage will be more than the mortgage will be more than the mortgage of the mortgage will be more than the mortgage of the mortgage will be more than the mortgage of the mortgage will be more than the mortgage of the mortgage will be more than the mortgage of the mortgage will be more than the mortgage of the mortgage will be more than the mortgage of the mortgage will be more than the mortgage of the mortgage will be more than the mortgage of the mortgage will be more than the mortgage of the mortgage will be more than the mortgage of the mortgage will be more than the mortgage of the mortgage will be more than the mortgage of the more than the mortgage of the more than the mortgage of the mortgage of the more than the mortgage of the more than the mortgage of the mor
- 4. That the Mortgagor will keep all improvements upon the mortgaged prenies in good repair, and should Mortgagor fail to do so, the Mortgagor 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 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 at the offices of the Mortgage 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 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 distursed 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 Mortgage may at its option, declare the indebtedness hereby secured to be immediately due and may institute any proceedings necessary to collect said indebtedness.
- B. That the Mortgager hereby assigns to the Mortgager, its successors and assigns, all the rents, issues, and profits accruing from the mortgaged 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, tackes, or fire instance promismrs, 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 tennants, and collect said rents and profits actually collected, less the cost of collection, and any tenant is authorized, upon request by Mortgager, to make all renal payments direct to the Mortgager, 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 Mortgager, to make all renal payments direct to the Mortgager with unitability to the Mortgager with any the Mortgager of t
- 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 Mortgager agrees to pay to the Mortgager, 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 fire and other hazard insurance covering the mortgaged property, plus taxes, and assessments next due on the mortgaged premises (all as estimated by the Mortgagee) less all sums already paid therefor, divided by the number of months to elagse before one month prior to the date when the mortgage and assessments. Should these payments exceed the amount of payments actually made by the Mortgagee has a special research and assessments. Should these payments exceed the amount of payments actually made by the Mortgage made by the Mortgager; if, however, said sums shall be insufficient to make said payments when the same shall become due and payable, the Mortgager and pay to the Mortgage any amounts necessary to make up the deficiency. The Mortgager further agrees that at the end of ten years from the date hereof, Mortgage may, at its option, pay the single premium required for the remaining due on the mortgage debt, and the Mortgager may, at its option, pay the single premium required for the remaining dues on the mortgage each premium payment, with interest, at the rate specified in said promissory note, in equal monthly installments over the remaining payment, period.