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 really.

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 empowered to convey or encumber the same; and that the Mortgagor will forever defend the said premises unto the Mortgagor shall 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 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 payment of taxes, or public assessments, hazard insurance premiums, repairs or other such Mortgagee to the Mortgagee to the Mortgagee under the authority of Sec. 45-5, 1982 Cdee of laws of South Corolina, 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 sum 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 agrees that all such policies shall be held by the Mortgagor 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 Mortgagor and registered mall; and should the Mortgagor and up 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 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 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 hereinabove
- 5. That the Mortgagee may at any time require the issuance and maintenance of insurance upon the life of any person bleneficiary, 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 Mortgager 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 Mortgagee immediately upon payment, and should the Mortgage fail to pay such taxes and assessments when the same shall fall due, the Mortgagee may at its polion, pay the same and charge the amounts so paid to the mortgage debt and collect the same under this mortgage, with interest
- 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 Mortgager, and should the Mortgagor so encumber or alienate such premises, the Mortgager 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 concet sout interocuriness.

 9. That the Mortgager Increby assigns to the Mortgagee, 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 instrumer premiums, be past due and unpudi, the Mortgagee 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 flability to account for anything more than the rents and profits actually collected, less the cost of collection, and any tenant is authoristic to the contrary by the Mortgagee, to make all rental payments direct to the Mortgage and apply to the Mortgager, and should said premises at the time of such default he excepted by the Mortgager, the Mortgagee may apply to the Judge of the County Court or to any Judge of the Count of Counter of Counter of Counter of Section and the Counter of Counter o
- int liability to account for anything more than the rents and profits actually collected.

 10. That if the indebtedness secured by this mortigage be guaranteed or insured by mortgage guaranty insurance, the Mortgagor agrees to pay to the Mortgagor 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 haard insurance covering the mortgaged premises of the second of the property, plus taxes, and assessments next due on the mortgaged premises of a sestimated by the Mortgagev less all sums taxes, and assessments should these payments feet the second of the property of the second of the payments have the second of the payments have the payments assessments. Should these payments exceed the amount of payments heaven do by the Mortgage for taxes, assessments, if, however, said sums shall be insufficient to make said payments when the payments to be made by the Mortgage of the payments of the mortgage of the payments when the payments in the mortgagor further agrees that at the office of the payments that the payments when the payments the payments the payments to be made by the Mortgagor guaranty or similar insurance covering the balance then remaining years of the term, or the Mortgager may a visible promium required for the remaining years of the term, or the Mortgager such premium and add the same to the mortgage debt, in which event the Mortgagor shall repay to Mortgages such premium payment, with interest, at the rate specified in said promissory note, in equal monthly installments over the remaining payment period.