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Gifflat he will been describe the being property insured as new he begins from the lattice with the periods as may be required by the Mortgages and will pay promptly when due may promises to such assertic provision for payment of which has not been made hereinbefore. All insures as shall be carried in company as expressed by the Mortgages and the policies and renewals thereof shall be held by the Mortgages and have attached thereto less payment of which has not been made hereinbefore. All insures as the Mortgages and have attached thereto less payment of the Mortgages and renewals thereof shall be held by the Mortgages and have attached thereto less payment clauses in favor of find its form acceptable to the Mortgages and less who may make proof of loss if not made property by thortgages and each insurance company concerned is hereby authorized and directed to make payment for such loss directly to the Mortgages instead of to the Mortgages and Mortgages fointly and the insurance proceeds or any part thereof may be applied by the Mortgages at its option either to the reduction of the indebtedness hereby secured or to the restoration or repair of the property damaged. In event of foreclosure of this; nortgage or other transfer of title to the Mortgages property in extinguishment of the indebtedness secured hereby all right; title and interest of the Mortgages in and to any insurance policies then in force shall pass to the purchases or grantee.

7. That he hereby assigns all the rents, issues, and profits of the mortgaged premises from and after any default hereunder, and should legal proceedings be instituted pursuant to this instrument, then the Mortgagee shall have the right to have a receiver appointed of the rents, issues, and profits, who, after deducting all charges and expenses attending such proceedings and the execution of his trust as receiver, shall apply the residue of the rents, issues, and profits, toward the payment of the debt secured hereby.

8. The Mortgagor further agrees, that should this mortgage and the note secured hereby not be eligible for insurance under the National Housing Act within 90 day strom the date hereof (written statement of any officer of the Department of Housing and Urban Development of authorized agent of the Secretary of Housing and Urban Development dated subsequent to the SSAID time from the date of this mortgage, declining to insure said note and this mortgage, being deemed conclusive proof of such ineligibility) the Mortgagee or the holder of the note may, at its option, declare all sums secured hereby immediately due and payable.

It is agreed that the Mortgagor shall hold and enjoy the premises above conveyed until there is a default under this mortgage or in the note secured hereby. It is the true meaning of this instrument that if the Mortgagor shall fully perform all the terms, conditions, and covenants of this mortgage, and of the note secured hereby, that then this mortgage shall be utterly null and void; otherwise to remain in full force and virtue. If there is a default in any of the terms, conditions, or covenants of this mortgage, or of the note secured hereby, then, at the option of the Mortgagee, all sums then owing by the Mortgagor to the Mortgagee shall become immediately due and payable and this mortgage may be foreclosed. The Mortgagor waives the benefit of any appraisement laws of the State of South Carolina. Should any legal proceedings be instituted for the foreclosure of this mortgage, or should the Mortgagee become a party to any suit involving this mortgage or the title to the premises described herein, or should the debt secured hereby or any part thereof be placed in the hands of an attorney at law for collection by suit or otherwise, all costs and expenses (including continuation of abstract) incurred by the Mortgagee, and a reasonable attorney's fee, shall thereupon become due and payable immediately or on demand, at the option of the Mortgagee, as a part of the debt secured hereby, and may be recovered and collected hereunder.

The covenants herein contained shall bind, and the benefits and advantages shall inure to, the respective heirs, executors, administrators, successors, and assigns of the parties hereto. Whenever used, the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

WITNESS my	hand(s) and seal(s) th	is 5th c	day of March	19 71 .
Signed, sealed, and d	elivered in presence of:		e P. Gilliard	☐ SEAL
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