The mortgagor(s) further agree that any note or other instrument given to the mortgagee by the said mortgagor(s), shall be secured, by the afore-described real property, ratably according to their respective amounts without priority of one over the other; it is understood and NOTICE is hereby given to All and Sundry, that any note secured by the mortgage shall be used as evidence of a primary indebtedness or as collateral security for other notes and instruments and likewise to secure any notes or other instruments that may be given in renewal, or curtail of said indebtedness, or any part thereof and as such shall serve as NOTICE to any subsequent lienor that only the mortgagee or the holder of said note or notes may verify the outstanding unpaid balance.

The mortgagor(s) herein do hereby, expressly waive, release and discharge his homestead exemption as allowed by Laws of the State of South Carolina. Said Homestead Exemption is waived, released and discharged until the entire amount owed hereunto is paid in full.

The noteholder hereunder is authorized, for the account of the mortgagor(s), to make any required payments under any lien prior hereto, or under this mortgage, the non-payment of which would constitute a default, including but not limited to principal and/or interest payments, taxes and fire insurance premiums. All sums so advanced shall bear interest at the same rate as the principal herein, from the date of the advance to the date of repayment, shall attach to and become part of the lien created hereunder, shall become payable at any time on demand therefore and the failure to pay the same on demand shall, at the noteholder's option, constitute a default hereunder giving rise to all of the remedies herein provided in the event of other defaults.

If any lien upon the property hereby conveyed, superior to the lien of this deed be in default, then the entire debt hereby secured shall, at the option of the holder or holders hereunder, become immediately due and payable.

In the event that the undersigned shall fail to make any payment herein provided for at the time when the same becomes due under the provisions hereof, and said payment shall become overdue for a period in excess of five days, the undersigned hereby promises to pay a "late charge" of five cents (5¢) for each dollar so overdue, for the purpose of defraying the expense of following up the handling the said delinquent payment; ~~xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx late charge~~ B.A.H.

Invalidation of any one of the provisions contained in this mortgage by judgment or Court Order shall in no wise affect any of the other provisions herein, which other provisions shall remain in full force and effect.

AND IT IS AGREED, by and between the said parties in case of default in any of the payments of interest or principal as herein provided for, the whole amount of the debt secured by this mortgage shall become due and payable at once.

AND IT IS FURTHER AGREED, that said mortgagor(s) his heirs and assigns, shall pay promptly all taxes assessed and chargeable against said property, and in default thereof, that the holder of this mortgage may pay the same, whereupon the entire debt secured by this mortgage shall immediately become due and payable, if the mortgagee shall so elect.

PROVIDED ALWAYS, NEVERTHELESS, and it is the true intent and meaning of the parties to these presents, that if the said mortgagor(s) do and shall well and truly pay, or cause or be paid unto the said mortgagee, its successors or assigns the said debt or sum of money aforesaid, with interest thereon, if any shall be due, according to the true intent and meaning of the said note and condition thereunder written, then this deed of bargain and sale shall cease, determine and be utterly null and void. And the said Mortgagor(s) do hereby assign, set over and transfer to the said mortgagee, its successors and assigns, all of the rents, issues and profits of the said mortgaged premises; accruing and falling due from and after the service of a summons issued in action to foreclose this mortgage after default in the conditions hereof.

Together with all and singular the rights, members, hereditaments and appurtenances to said premises belonging or in anywise incident or appertaining. Including but not limited to all buildings, improvements, fixtures, or appurtenances now or hereafter erected thereon, including all apparatus, equipment, fixtures, or articles, whether in single units or centrally controlled, used to supply heat, gas, air conditioning, water, light, power, refrigeration, ventilation or other services, and also together with any screens, window shades, storm doors and windows, screen doors, awnings, stoves and water heaters (all of which are declared to be a part of said real estate whether physically attached thereto or not).

TO HAVE AND TO HOLD all and singular the said premises unto the said mortgagee, its successors and assigns forever. And the mortgagor(s) do hereby bind his heirs, executors and administrators, to warrant and forever defend all and singular the said premises unto the said mortgagee, its successors and assigns from and against his heirs, executors, administrators and assigns and all other persons whomsoever lawfully claiming or to claim the same or any part thereof.