TOGETHER with all and singular the rights, members, hereditaments and appurtenances to the said premises belonging or in anywise incident or appertaining, including all heating stoves and ventilators, lighting fixtures, plumbing and bathroom fixtures, water heaters, wall to wall carpeting, blinds and drapes, and any other equipment or fixtures now or hereafter attached or installed in the said premises, it being the intention of the parties hereto that all such fixtures and equipment other than household furniture shall 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 authorized to convey or encumber the same, and that the Mortgagor will forever defend the said premises unto the Mortgagee, its successors and assigns 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:

1. That the Mortgagor will promptly pay the principal and interest on the debt 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 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 Mortgagor under the authority of Sec. 45-55, 1962 Code of Laws of South Carolina as amended or any other statutes, and all sums so advanced shall bear interest at the same rate or rates as that provided in said note, unless otherwise agreed upon by the parties 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 companies 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 Mortgagee, shall be kept in full force and effect, 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 Mortgagee, who is authorized and empowered, if the Mortgagor at any 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 provided.

5. That the Mortgagor may at any time pay the principal and interest due upon the debt at any place designated under the provisions of said note, or may pay the mortgage debt with the Mortgagee hereunder, and at the premiums due and 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 on the mortgaged premises as required by the laws thereof, and should the mortgagee therein or the Mortgagee hereunder pay any such taxes, and should the Mortgagor fail to pay such taxes and assessments when due, the same shall be due by the Mortgagor to the Mortgagee, 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 herein provided.

7. That if this mortgage or any part thereof be foreclosed by the Mortgagee, then the principal and interest of the debt herein secured shall be considered due by the Mortgagor, and the Mortgagee may, at its option, foreclose this mortgage with the same and under the same rules and regulations as provided for the foreclosure of a mortgage on real estate by the laws of South Carolina, and which is expressly made a part of this mortgage and incorporated herein by reference.

8. That [illegible] the Mortgagor, and [illegible] the Mortgagee [illegible] the indebtedness hereby secured to be [illegible]

9. That [illegible] the Mortgagee [illegible] the Federal Government and [illegible] with the Association [illegible] for processing the [illegible] the Association [illegible] the interest [illegible] to the [illegible] at such [illegible] as may [illegible] the Association. The [illegible] with payments [illegible] the [illegible] and may [illegible] the [illegible] paragraph the Mortgagee [illegible]

10. That [illegible] the Mortgagee [illegible] the same shall be [illegible] the Mortgagee [illegible] the [illegible] the Mortgagor [illegible] the [illegible] the [illegible] the [illegible] the [illegible] the [illegible] the [illegible] the [illegible] the [illegible] the [illegible]

11. That [illegible] the Mortgagee [illegible] equal to [illegible] payments [illegible]

12. That the Mortgagee [illegible]

13. That the Mortgagee [illegible]