

TOGETHER with, all and singular, the rights, members, hereditaments and appurtenances to the said premises belonging or in anywise incident or appertaining.

TO HAVE AND TO HOLD, all and singular, the said premises unto the said _____ heirs and assigns forever.

And _____ do hereby bind _____ and _____ heirs, executors and administrators, to procure or execute any further necessary assurances of title to the said premises, and also to warrant and forever defend all and singular the said premises unto the said _____ heirs and assigns, from and against _____ and _____ heirs, executors and administrators, and all other persons lawfully claiming or to claim the same or any part thereof.

AND IT IS AGREED, by and between the parties hereto that the said Mortgagor _____ heirs, executors or administrators, shall keep the buildings erected, or to be erected on said premises, insured against loss and damage by fire for the benefit of the said Mortgagee, for an amount not less than _____ Dollars in such Company as shall be approved by the said Mortgagee, _____ executors, administrators or assigns, and shall deliver the policy to the said Mortgagee, and in default thereof, the said Mortgagee _____, executors, administrators or assigns may effect such insurance and reimburse themselves under this mortgage for the expense thereof, with interest thereon from the date of its payment. And it is further agreed, in the event of other insurance and contribution between the insurers, that the said Mortgagee _____ executors, administrators or assigns, shall be entitled to receive from the aggregate of the insurance moneys to be paid, a sum equal to the amount of the debt secured by this mortgage.

AND IT IS AGREED, by and between the said parties that if the said Mortgagor _____ heirs, executors or administrators shall fail to pay all taxes and assessments upon the said premises when the same shall first become payable, then the said Mortgagee _____ heirs, executors or assigns, may cause the same to be paid, together with all penalties and costs incurred thereon, and reimburse themselves under this mortgage for the sum so paid, with interest thereon from the date of such payment.

AND IT IS AGREED, by and between the said parties that upon any default being made in the payment of the interest on the said Bond or of the insurance premiums, or of the taxes, or of the assessments hereinabove mentioned, when the same shall severally become payable, then the entire amount of the debt secured or intended to be secured hereby shall become due, at the option of the said Mortgagee _____ executors, administrators or assigns, although the period for the payment thereof may not then have expired.

AND IT IS AGREED, by and between the said parties that should legal proceedings be instituted for the collection of the debt secured hereby, then in that event the said Mortgagee, _____ executors, administrators or assigns, shall have the right to have a receiver appointed of the rents and profits of the above described premises, who, after deducting all charges and expenses attending such proceedings, and the execution of the said trust as receiver, shall apply the residue of the said rents and profits towards the payment of the debt secured hereby.

AND IT IS FURTHER AGREED, by and between the said parties that should legal proceedings be instituted for the foreclosure of this mortgage or for any purpose involving this mortgage, or should the debt hereby secured be placed in the hands of an attorney at law for collection by suit or otherwise, that all costs and expenses incurred by the Mortgagee, including a reasonable counsel fee (of not less than _____ per cent. of the amount involved), shall thereupon become due and payable as a part of the debt secured hereby, and may be recovered and collected hereunder.

PROVIDED, ALWAYS, and it is the true intent and meaning of the parties to these Presents, that if the said _____

heirs, executors or administrators shall pay or cause to be paid unto the said _____ executors, administrators or assigns, the said debt, with the interest thereon, if any shall be due, and also all sums of money paid by the said Mortgagee, _____ executors, administrators or assigns, according to the conditions and agreements of the said Bond and of this mortgage, then this deed of bargain and sale, shall cease, determine and be void, otherwise it shall remain in full force and virtue.

AND IT IS LASTLY AGREED, by and between the said parties that the said Mortgagor _____ to hold and enjoy the said premises until default of payment shall be made.

WITNESS _____ Hand _____ and Seal _____ this _____ day of _____ in the year of our Lord one thousand _____ hundred and _____ and in the one hundred and _____ year of the Sovereignty and Independence of the United States of America.

Signed, Sealed and Delivered in the Presence of _____ } _____ (L. S.)
_____ } _____ (L. S.)
_____ }

STATE OF SOUTH CAROLINA, }
_____ County. }

Personally appeared _____ and made oath that he saw the within named _____ sign, seal and as _____ Act and Deed, deliver the within written Deed; and that he with _____ witnessed the execution thereof.

Sworn to be before me, this _____ day of _____ }
_____ A. D. 19 _____ }
_____ (L. S.)
Notary Public for South Carolina.

STATE OF SOUTH CAROLINA, }
_____ County. }

I, _____ a Notary Public, do hereby certify unto all whom it may concern, that Mrs. _____ the wife of the within named _____ did this day appear before me, and upon being privately and separately examined by me, did declare that she does freely, voluntarily and without any compulsion, dread or fear of any person or persons whomsoever, renounce, release and forever relinquish unto the within named _____ heirs and assigns, all her interest and estate, and also all her right and claim of dower, of, in or to all and singular the premises within mentioned and released.

Given under my Hand and Seal, this _____ day of _____ }
_____ A. D. 19 _____ }
_____ (L. S.)
Notary Public for South Carolina.

Recorded _____ 19 _____, at _____ o'clock _____ M.