CitVISN under my band and seal this

Notary Public for South Carolina Recorded January 13th

The Morigagor further covenants and agrees as follows:

- (1) That this mortgage shall secure the Mortgageo for such further sums as may be advanced hereafter, at the option of the Mortgagee, for the payment of taxes, insurance premiums, public assessments, repairs or other purposes pursuant to the covenants herein. This mortgage shall also secure the Phortgagee for any further loans, advances, readvances or credits that may be made hereafter to the Mortgager by the Mortgagee so long as the high indebtedness thus secured does not exceed the original amount shown on the face hereof. All sums so advanced shall bear interest at the same rate as the mortgage debt and shall be payable on demand of the Mortgagee unless otherwise provided in writing.
- (2) That it will keep the improvements now existing or hereafter creeted on the mertgaged property insured as may be required from time to time by the Mortgaged against loss by fire and any other hazards specified by Mortgaged, in an amount not less than the mortgage debt, or in such amounts as may be required by the Mortgaged, and in companies acceptable to it, and that all such policies and renewals thereof shall be held by the Mortgaged, and have attached thereto loss payable clauses in favor of, and in form acceptable to the Mortgaged, and that it will pay all premums therefor when due; and that it does hereby assign to the Mortgaged the proceeds of any policy insuring the mortgaged premises and does hereby anthorize each insurance company concerned to make payment for a loss directly to the Mortgaged, to the extent of the balance owing on the Mortgage debt, whether due or not the Mortgage debt, whether due or not.
- (3) That it will keep all improvements now existing or hereafter erected in good repair, and, in the case of a construction loan, that it will completion without interruption, and should it fall to do so, the Mortgagee may, at its option, enter upon said premises, make whatever repairs are necessary, including the completion of any construction work underway, and charge the expenses for such repairs or the confilation of such construction to the mortgage debt.
- 14) That it will pay, when due, all taxes, public assessments all other governmental or municipal charges, fines or other impositions against mortgaged premises. That it will comply with all governmental municipal laws and regulations affecting the mortgaged premises.
- (5) That it hereby assigns all rents, issues and profits of the mortgaged premises from and after any default hereunder, and agrees that, should legal proceedings be instituted pursuant to this instrument, any judge having judgetion may, at Chambers or otherwise, appoint a receiver of the mortgaged premises, with full authority to take possession of the mortgaged premises and collect the rents, issues and profits, including a reasonable reptal to be fixed by the Court in the event said premises are occupied by the mortgager and after deducting all charges and expenses attracting such preceding and the execution of its trust as receiver, shall apply the residue of the rents, issues and profits toward the payment of the delit secured bereby.
- (6) That 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 Mortgages, all sums then owing by the Mortgages to the Mortgages shall become immediately due and payable, and this mortgage may be included by the Mortgage of the Mortgage of the Mortgage of the Mortgage of the title to the premises described herein, or should the debt secured hereby or any part thereof be placed in the hands of any attenues at law for collection by suit or otherwise, all costs and expenses hearing by the Mortgages, and a reasonable attorney's fee, shall thereupon become due and payable immediately or on demand, at the option of the Mortgages, as a part of the debt secured hereby, and may be numbered and collected hereunder.
- (7) 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 the mortgage, still of the note secured hereby, that then this mortgage shall be utterly null and void otherwise to remain in full force and virtue.

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