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The Mortgagor further covenants and agrees as follows:

(1) That this mortgage shall secure the Mortgagee for such further sums as may be advanced vereaffor, at the option of the Mortgagee, for the payment of taxes, insurance premiums, public assessments, repairs or other purposes pursuant to the coverants herein. This mortgage shall also secure the Mortgagee for any further loans, advances, readvances of credits that may be made hereafter to the Mortgage by the Mortgage so long as the total 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 Mortgages unless otherwise provided in writing.

- (2) That it will keep the improvements now existing or hereafter erected on the mortgaged property insured as may be required from time to time by the Mortgagee against loss by fire and any other hazards specified by Mortgagee, in an amount not loss than the mortgage debt, or in such amounts as may be required by the Mortgagee, and in companies acceptable to it, and that all, such policies and renewals thereof shall be held by the Mortgagee, and have attached thereto loss payable clauses in favor of, and in orm acceptable to the Mortgagee, and that it will pay all premiums therefor when due; and that it does hereby assign to the Mortgagee and that it will pay all premiums therefor when due; and that it does hereby assign to the Mortgagee and the mortgagee and that it will pay all premiums therefor when due; and that it does hereby assign to the Mortgagee the mortgaged promises and does hereby authorize each insurance company concerned to make payment for a loss directly to the Mortgagee, to the extent of the balance owing on 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 continue construction until completion without interruption, and should it fail to do so, the Mortgagee may, at its option, enter upon said premises, make whatevel repairs are necessary, including the completion of any construction work underway, and charge the expenses for such repairs or the completion of such construction to the mortgage debt.
- (4) That it will pay, when due, all taxes, public assessments, and other governmental or municipal charges, fines or other impositions inst the mortgaged premises. That it will comply with all governmental and 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 jurisdiction may, at Chambers or otherwise, appoint a receiver of the mortgaged premises, with full authority to take possession of the mortgaged promises and collect the rents, issues and profits, including a reasonable rental to be fixed by the Court in the event said premises are occupied by the mortgager and after deducting all charges and expenses attending such preceeding and the execution of the trust as receiver, shall apply the residue of the rents, issues and profits toward the payment of the dobt secured hereby.
- (6)8 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 Mortgage, all sums than owing by the Moragagor to the Mortgage shall become immediately due and payable, and this mortgage may be foreclessed. Should any legal proceedings be instituted for the foreclosure of this mortgage, or should the Mortgage become a party of any suit involving this Mortgage or the title to the premises described herein, or should the dobt secured by or any part thereof be placed in the hands of any attorney at law for collecting by suit or otherwise, all costs and expenses incurred by the Mortgage, and a reasonable attorney's fee, shall thereupon become due and payable immediately or on demand, at the option of the Modernee, as a part of the debt secured hereby, and may be recovered 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 ecured hereby. It is the true meaning of this instrument that if the Mortgagor shall fully perform all the terms, conditions, and coverants of the 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.

(8) That the covenants herein contained shall bind, and the benefits and advantages stiall thure to, the respective hoirs, executors, administrators, successors and assigns, of the parties hereto. Whenever used, the singular shall included the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

WITNESS the Mortgagor's hand and seal this SIGNED, sealed and delivered in the presence of:	day of 1	May (19 62	4. Sys	75 (A)
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on may concern, that the lynder ch, upon being privetely and top d reaccust any porce-I, the sundersigned Notary Public, the signed wife (wives) of the above named monitories from the least threaty common by man, cid describe that see Gos from the Notarian cover, renounce, releasted forever relinquish unto the morrogages(s) teres) and estate, and q i her right and creim of dower of, in and to all his eby certify unto all whom it may concern, that is day appear before ma, and dach, upon being private in and to all and singular the premises within mentioned and released

GIVEN under my hand and seal this, I

Netary Public for South Carolina mecon ded May 2/th, 1962 at 10:00