

The Mortgagee may collect a "late charge" not to exceed an amount equal to five per centum (5%) of any installment which is not paid within fifteen (15) days from the due date thereof to cover the extra expense involved in handling delinquent payments.

The Mortgagor agrees that there shall be added to each monthly payment required hereunder or under the evidence of debt secured hereby, an amount estimated by the Mortgagee to be sufficient to enable the Mortgagee to pay as they become due, all taxes, assessments, hazard insurance premiums, and similar charges upon the premises subject thereto; any deficiency because of the insufficiency of such additional payments shall be forthwith deposited by the Mortgagor with the Mortgagee upon demand by the Mortgagee. Any default under the paragraph shall be deemed a default in payment of taxes, assessments, hazard insurance premiums, or similar charges hereunder.

*State of South Carolina*  
*County of Beaufort*  
*Esq. Nathan R. Babbian, General Mortgage Co.*  
*known by credit, transfers and other things*  
*the (New York State Insurance Company)*  
*on notes, the within Mortgage and the*  
*note which the same amount, without*  
*recourse, this 20 day of October 1963.*

*General Mortgage Co.*  
*By: Nathan R. Babbian*  
*vice president*



*In the presence of:*  
*Shirley W. Stratton*  
*Marie T. Adams*

*Assignment Recorded Oct. 20, 1963 - at 11:00 P.M. 10 1111*

TOGETHER with all and singular the Rights, Members, Hereditaments and Appurtenances to the said Premises belong, or in anywise incident or appertaining

AND IT IS COVENANTED AND AGREED by and between the parties hereto that all gas and electric fixtures, radiators, heaters, engines and machinery, boilers, ranges, elevators, and motors, bath-tubs, sinks, water-closets, basins, pipes, faucets and other plumbing and heating fixtures, mirrors, mantels, refrigerating plant and ice-boxes, cooking apparatus and appurtenances, and such other goods and chattels and personal property as are furnished by a landlord in letting or operating an unfurnished building, similar to the one herein described and referred to, which are or shall be attached to said building by nails, screws, bolts, pipe connections, masonry, or in any other manner, are and shall be deemed to be fixtures and an accession to the freehold and a part of the realty as between the parties hereto, their heirs, executors, administrators, successors and assigns, and all persons claiming by, through or under them, and shall be deemed to be a portion of the security for the indebtedness herein mentioned and to be governed by this mortgage.

TO HAVE AND TO HOLD all and singular the said Premises unto the said GENERAL MORTGAGE CO., its successors and assigns And I do hereby bind myself and my Heirs, Executors and Administrators to warrant and forever defend all and singular the said Premises unto the said GENERAL MORTGAGE CO., its successors and assigns from and against

my Heirs, Executors, Administrators and Assigns, and every person whomsoever lawfully claiming or to claim the same or any part thereof

The mortgagor agrees to pay all taxes, assessments, water rates and other governmental or municipal charges which may constitute a charge upon the above described premises and, at the option of the mortgagee, to deliver the official receipts therefor to the mortgagee, and in default of said payments, the mortgagee may pay the same and add the amount thereof to the debt secured by this mortgage.