TOGETHER with all and singular the rights, members, hereditaments, and appurtenances to the same belonging or in any way incident or appertaining, including all heating, plumbing and electrical fixtures, and any other equipment or fixtures now or hereafter attacked, connected or fitted in any manner, it being the intention of the parties hereto that all such fixtures and equipment, other than household furniture, be considered a part of the really.

TO HAVE AND TO HOLD all and singular the said premises unto the Mortgagee, its successors and assigns forever.

The Martgager represents and warrants that said Mortgagor is scized 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 lowfully empowered to curvey or encumber the same; and that the Mortgagor will forever defend the said premises unto the Mortgage, 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:

- That the Mortgagor will promptly pay the principal and interest on the indebtedness 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, repairs or other such purposes pursuant to the provisions of this mortgage, and also for any house or advances that may hereafter be made by the Mortgagee to the Mortgager under the authority of Sec 45-55, 1902 Code of laws of South Carolina, as amended, or similar statutes; and all sums so advanced shall bear interest at the same rate as that provided in said note and shall be payable at the demand of the Mortgagee, unless otherwise provided in writing.
- 3. That Martgager will keep the improvements on the mortgaget premises, whether now existing or hereafter to be erected, insured against less by fire, windstorm and other hazards in a sum not less than the balance due brevunder at any time and in a company or companies accrebable to the Mortgaget, and Mortgagor dues benefity assign the policy or policies of insurance to the Mortgagege and agrees that all such policies shall be held by the Mortgage and all include loss payable clauses in favor of the Mortgagege; and in the event of loss, Mortgager will give immediate notice thereof the Mortgage by registered mail; and should the Mortgage at any time fall to keep said premises insured or fail to pay the premiums for such insurance, then the Mortgage may cause such improvements to be insured. The name of the Mortgage and a relimburse itself for the cost of such insurance, with interest as hereinabove provided.
- 4. That the Mortgagor will keep all improvements upon the mortgaged premiers in good repair, and should Mortgagor fail to do so, the Mortgagoe 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 hereimabove provided.
- 5. That the Mortgagee may at any time require the issuance and maintenance of insurance upon the life of any person obligated under the indebtedness secured hereby in a sum sufficient to pay the mortgage debt, with the Mortgagee as beneficiary, and if the premiums are not 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 against the mortgaged premises on or before the due dates thereof and to exhibit the receipts therefor at the offices of the Mortgage immediately upon payment, and should the Mortgagor fail to poy such taxes and assessments when the same shall fall due, the Mortgagor ay it is option, pay the same and charge the amounts so paid to the mortgage debt and collect the same under this mortgage, with interest as above provided.
- 7. That if this mortgage secures a "construction loan", the Mortgagor agrees that the principal amount of the indebtedness hereby secured shall be disbursed to the Mortgagor in periodic payments, as construction progresses, in accordance with the terms and conditions of a Construction Loan Agreement which is separately executed but is made a part of this mortgage and incorporated herein by reference.
- 8. That the Mortgagor will not further encumber the premises above discribed, nor alienate said premises by way of mortgage or deed of conveyance without the prior consent of the Mortgagee, and should the Mortgager so encumber or alienate such premises, the Mortgager may, at its option, declare the inchethedness hereby secured to be immediately due and payable and may institute any proceedings necessary to collect said indebtedness.
- and payable and may institute any proceedings necessary to collect soil undorumess.

 B. That the Mortgagor hireby assigns to the Mortgage, its successors and assigns, all the rents, issues, and profits accruing from the mortgaged premises, retaining the right to collect the same so long as the debt hereby secured is not in arcrars of payment, but should any part of the principal indebtedness, or interest, taxes, or fire insurance premiums, be past due and unpush, the Mortgager may without notice or further proceedings take over the mortgaged premises, and collect said rents and profits around you have some to the fundstedness hereby secured, without hisballity to account for anything more than the rents and profits aroundly collected, less the cost of collection, and agard is authorized, upon request by Mortgagere, to make all rental payments direct to the Mortgage, without liability to the Mortgager, mutil notified to the contrary by the Mortgagere, and should said premises at the time of such default be occupied by the Mortgager, the Mortgage may apply to the Judge of the County Court or to any Judge of the Court of Comman Pleas who shall premises and collect such rents and profits, applying said rents, after paying the cast of collection, to the mortgage debt without hisbility to account for anything more than the rents and profits actually collected.
- out liability to account for anything more than the rents and profits actually collected.

 10. That if the indebts/lness secured by this mortgage be guaranteed or insured by mortgage guaranty insurance, the Mortgagor agrees to pay to the Mortgagor, on the first day of each month until the note secured hereby is fully paid, the following sums in adultion to the payments of principal and interest provided in said note: a sum equal to the premiums that will next become due and payable on policies of fire and other hazard insurance covering the mortgagod property, plus taxes, and assessments next due on the mortgaged premises (all as estimated by the Mortgagor) less all sams already paid therefor, divided by the number of months to elagus-before one month prior to the date when such premiums, taxes, and assessments will be due and payable, such sums to be held by Mortgage to pay said premiums taxes and special assessments. Should these payments exceed the anount of payments actually made by the Mortgagor enable, the Mortgagor and sums shall be insufficient to make said payments when the same shall become due and payable, the Mortgagor if, however, said sums shall be insufficient to make said payments when the same shall become due and payable, the Mortgagor shall pay to the Mortgagor any amounts necessary to make up the defectioney. The Mortgagor guaranty or similar insurance covering the balance then remaining due on the mortgage debt, and the Mortgagor may, at its option, pay the single premium required for the remaining years of the term, or the Mortgagor say premium and add the same to the mortgage debt, in which event the Mortgagor shall repay to Mortgagec such premium payment, with interest, at the rate specified in said promissory note, in equal monthly installiments over the remaining payment, with interest, at the rate specified in said promissory note, in equal monthly installiments over the remaining payment, with interest, at the rate specified in said promissory note, in equal monthly installiments ove