TOGETHER with all and singular the rights, members, heredifaments, and apportenances to the same belonging or in any way incident or apportaining, including all heating, plumbing and electrical fixtures, and any other equipment or fixtures now or hereafter attached, connected or litted 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 realty.

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

The Mortgagor represents and warrants that said Mortgagor is seized 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 lawfully enpowered to convey or encumber the same; and that the Mortgagor will forever defend the said premises unto the Mortgagor, its successors and assigns, from and against the Mortgagor and every person whomsover 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 sectire the Mortgagec for any additional sums which may be advanced-hereafter, at the option of the Mortgagec, for the p-yment of taxes, or public assessments, hazard insurance premiums, repairs or other such purposes pursuant to the provisions of this mortgage, and also for any leans or advances that may hereafter be made by the Mortgagec to the Mortgager under the authority of Sec. 45-55, 1962 Code of laws of South Carolina, as andeed, or similar statutes; and all sums so advanced shall bear interest at the same rate as that provided in said rade and shall be payable at the demand of the Mortgagec, unless otherwise provided in writing.
- 3. That Mortgagor will keep the improvements on the mortgaged premises, whether now existing or hereafter to be erected, insured against loss by fire, windsturm and other hazards in a sum not less than the balance due hereunder at any time and in a company or companies acceptable to the Mortgagee, and Mortgagor does hereby assign the policy or policies of insurance to the Mortgagee and agrees that all such policies shall be held by the Mortgagee and shall include loss payable clauses in favor of the Mortgagee; and in the event of loss, Mortgagor will give immediate notice thereof to the Mortgage by registered mail; and should the Mortgagor at any time fall to keep said premises insured or fall to pay the majorinum for such insurance, then the Mortgage may cause such improvements to be insured in the name of the Mortgagor and reimburse 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 Mortgagor may, at its option, enter upon said premises and make whatever repairs are necessary and change expenses for such repairs to the mortgage debt and collect the same under this mortgage, with interest as hereinabove.
- 5. That the Mortgagee may at any time require the issuance and maintenance of insurance upon the life of any person obligated under the inteletedness 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 Mortgager immediately upon payment, and should the Mortgagor fail to pay such taxes and assessments when the same shall fall due, the Mortgage may at its option, poy the same and charge the amounts so paid to the mortgage debt and collect the same under this mortgage, with interest 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 distorred 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 live in 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 Mortgagor so encumber or alienate such premises, the Mortgagee may, at its option, declare the inclodedness hereby secured to be immediately due and payable and may institute any proceedings necessary to collect said indebtedness.
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 9. That the Mortgager hereby assigns to the Mortgagee, its successors and assigns, all the rorts, 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 arrears of payment, but should any part of the principal indebtedness, or interest, taxes, or fire insurance premiums, be past due and impaid, the Mortgagee may without notice or further proceedings take over the mortgaged premises, if they shall be occupied by a ternat or tenants, and collect said rorts and profits and apply the same to the indebtedness hereby secured, without liability to account for anything more than the rents and profits actually collected, less the cost of collection, and anything more than the substantial payments direct to the Mortgager, without liability to the Mortgager, undit notified to the contrary by the Mortgager, and the Mortgager and spot and said premises at the time of such default be occupied by the Mortgager, the Mortgager and should said premises and collect such contrary by the Mortgager and the Mortgager and should said premises and collect such contrary to the processing in the county aforesaid for the appointment of a receiver with authority to take possession of said premises and collect such rotts and profits applying said retainst afore following the cost of collection, to the mortgage debt without liability to account for anything more than the rents and profits actually collected.
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 In That if the indebtedness 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 inde secured hereby is fully paid, the following sums in addition 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 coverflip the mortgaged property, plus taxes, and assessments next due on the mortgaged premises (all as estimated by the Mortgagoe) less all sums atrady past therefor, divided by the number of months to elagse before one month prior to the date when such premiums, taxes, and assessments will be due and payable, such sums to be held by Mortgagee to pay said premiums, taxes and special assessments. Should these payments exceed the amount of payments actually unde by the Mortgagoe when the said payable, the Mortgagoe is a payment severed the amount of payments actually unde by the Mortgagoe; if, havever, said sums shall be insufficient to make said payments when the same shall be insufficient to make said payments when the same shall be insufficient to make said payments when the same shall be investigate guaranty or similar intend of ten years from the date hereoff, Mortgagoe may, at its option, apply for renewal of mortgage guaranty or similar intendigue does, in which event the Mortgagor shall repay to Mortgagee may year premium and add the same to the mortgage day, in which event the Mortgagor shall repay to Mortgagee any year premium and add the same to the mortgage day, in which event the Mortgagor shall repay to Mortgagee any year premium and add the same to the supplements when the mortgage days, in which event the Mortgagor shall repay to Mortgagee any year premium and add the same to the supplements when the mortgage day, in which event the Mortgagor shall repay to Mortgage and premi