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 attached, 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 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 tiens or other encumbrances; that the Mortgagor is lawfully empowered to convey or encumber the same; and that the Mortgagor will forever defend the said premises unto the Mortgagor, its stucestors and assigns, from and against the Mortgagor and every person whomszever tawfully 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 loans or advances that may hereafter be made by the Mortgagee to the Mortgage moder the authority of Suc. 45-55, 1902 Code of laws of South Carolina, as amended, or similar statutes; and all sums so advanced shall been interest at the same rate as that provided in said note and shall be payable at the demand of the Mortgager, 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 Mortgagor, and Mortgagor does hereby assign the policy or policies of insurance to the Mortgage and agrees that all such policies shall be held by the Mortgagor and shall include loss payable clauses in flavor of the Mortgagor, and in the event of loss, Mortgagor will give immediate notice thereof to the Mortgagor by registered mail; and should the Mortgagor at any time fall to keep said premises insured or fail to pay the primitings for such insurance, then the Mortgagor and causes used improvements to be insurance than the Mortgagor and relimburse liself 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 Mortgager may, at its option, enter upon said premiers 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 hereinabove 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 recurred 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 ammediately upon payment, and should the Mortgagor fail to pay such taxes and assessments when the same shall fall due, the Muttager may at its 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 described, nor alienate said premises by way of mortgage or deed of conveyance without the prior consent of the Mortgage, and should the Mortgagor so encumber or alienate such premises, the Mortgagore may, at its option, declare the inchledeness hereby secured to be immediately due and may institute any proceedings necessary to collect said indebtedness.
- and payable and may institute any proceedings necessary to contect sate momentumes.

 9. That the Mortgagor harely 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 arrears of payment, but should any part of the principal indebtedness, or interest, taxes, or fire insurance premiums, be past due and unpaid, the Mortgager may without notice or further proceedings take over the mortgaged premises, if they shall be occupied by a tenant or Innants, and collect said creats 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 a prant is authorized, upon request by Mortgager, to make all rental payments direct to the Mortgager, without liability to the Mortgager, and have been applyed to the country of the Country Court or to any Judge of the Court of Common Pieas who shall be tesident or presiding in the country aforesaid for the appointment of a receiver with authority to take possession of said resident or presiding in the country aforesaid for the appointment of a receiver with authority to take possession of said rents, and profits applying said rents, after paying the cost of collection, to the mortgage deht without liability 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 indebtedness secured by this mortgage be guaranteed or insured by mortgage guaranty insurance, the Motgagor agrees to pay to the Mortgagoe, in the first day of each month until the note 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 overfile the mortgaged promises (all as estimated by the Mortgagoe) less all sums already paid therefore, dutied by the number of months to elapse before one month prior to the date when such premiums, already paid therefore, dutied by the number of months to elapse before one month prior to the date when such premiums already paid therefore, dutied by the number of months to elapse before one month prior to the date when such premiums already such premiums assessments. Should these payments exceed the amount of payments actually made by the Mortgage of taxes, assessments, or insurance permiums, the cares may be credited by the Mortgagoe on subsequent payments to have made by the Mortgagor, if, however, said sums shall be insufficient to make said payments when the same shall become due and payable, the Mortgagor and the sum of the