

Together with all rights, privileges and interests therein, and all things thereunto belonging or pertaining, and all and singular rights and interests in connection with said premises (all said property being hereinafter referred to as the premises).

TO HAVE AND TO HOLD all and singular the premises...

As further security for payment of the indebtedness hereby created, Mortgagee does hereby grant, sell, convey and assign unto Mortgagee...

- (a) All rents, issues and profits of the premises from time to time received or hereafter received, reserving to Mortgagee the right to receive and retain such rents, issues and profits...
- (b) All judgments, awards or damages and all other sums of money payable in lieu of any taking of the premises or any part thereof, and all sums of money caused by such taking or otherwise to be payable to the premises or any part thereof appurtenant thereto, including any sums of money payable in satisfaction of any such judgments or awards, and all other sums of money payable in satisfaction of all its expenses, including costs and charges, and all other sums of money payable in satisfaction of all its expenses, including costs and charges, and all other sums of money payable in satisfaction of all its expenses, including costs and charges...

Mortgagee covenants and agrees with Mortgagee as follows:
1. Mortgagee is lawfully seized of an inheritable estate in the premises, and is lawfully able to convey the premises, and does hereby covenant and agree with Mortgagee that he will defend Mortgagee and against every person whomsoever lawfully claiming or to claim hereunto or hereafter...

2. To pay all sums secured hereby from time to time.

3. To pay when due, all taxes and assessments of every kind levied or assessed against the premises which may hereafter become due prior to the maturity of this mortgage, and to discharge all liens or encumbrances against the premises which may hereafter become due prior to the maturity of this mortgage...

4. If required by Mortgagee, to also pay interest on the principal sum of money advanced hereunder with and in addition to interest and principal, at the rate of per annum, together with the taxes levied against the premises, and if it should be necessary, to also pay such taxes, assessments and premiums when known, and to discharge all liens or encumbrances against the premises, and to pay such taxes, assessments and premiums when known, and to discharge all liens or encumbrances against the premises...

5. To promptly pay all taxes and assessments levied or assessed upon or against the premises by any law, statute, ordinance or regulation hereafter passed against Mortgagee upon this mortgage or the debt hereby secured, or upon its interest thereon (this mortgage), provided however, that the total amount to be paid for any such taxes, assessments or premiums together with the taxes payable on said indebtedness shall not exceed the highest lawful rate of interest in South Carolina and provided further that in the event of the passage of any such law or regulation, the entire indebtedness secured by this mortgage shall become immediately due and payable at the option of Mortgagee.

6. Mortgagee will keep the improvements now existing or hereafter existing on the premises mentioned as they are required from time to time by Mortgagee against loss by fire and other hazards, casualties and contingencies in such amounts and for such periods as may be required by Mortgagee and will pay promptly when due any premiums on such insurance. All insurance shall be carried in companies approved by Mortgagee and the policies and receipts therefor shall have attached thereto non-payable clauses in favor of and in form acceptable to Mortgagee. In event of loss by fire or other hazard, all proceeds payable by or to Mortgagee, who may make proof of loss if not made promptly by Mortgagee, and all amounts received or to be received by Mortgagee, shall be immediately paid to Mortgagee, who may make proof of loss if not made promptly by Mortgagee, and all amounts received or to be received by Mortgagee, shall be immediately paid to Mortgagee, who may make proof of loss if not made promptly by Mortgagee...

7. That Mortgagee (i) will not remove or demolish nor alter the design or structural character of any building now or hereafter erected upon the premises unless Mortgagee shall first consent thereto in writing; (ii) will maintain the premises in good condition and repair; (iii) will not commit or suffer waste thereon; (iv) will not cut or remove nor suffer the cutting or removal of any trees or timber on the premises (except for domestic purposes) without Mortgagee's written consent; (v) will comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the premises, and will not suffer or permit any violation thereof.

8. If Mortgagee fails to pay any claim, lien or encumbrance which is prior to this mortgage, or when due, any tax or assessment or insurance premium, or to keep the premises in repair, or shall commit or suffer waste, or if there be commenced any action or proceeding affecting the premises or the title thereof, when Mortgagee, at its option, may pay said claim, lien, encumbrance, tax, assessment or premium, with right of subrogation hereunder, may prepare such abstracts or other evidence of title as it deems necessary, may make such repairs and take such steps as it deems advisable to prevent or cure such waste, and may appear in any such action or proceeding and retain counsel thereon, and take such action thereon as Mortgagee deems advisable, and for any of said purposes Mortgagee may advance such sums of money as it deems necessary. Mortgagee shall be the sole judge of the legality, validity and priority of any such claim, lien, encumbrance, tax, assessment and premium, and of the amount necessary to be paid in satisfaction thereof.

9. Mortgagee will pay to Mortgagee immediately and without demand, all sums of money advanced by Mortgagee pursuant to this mortgage, together with interest on such such advances at the rate of per annum, and all such sums and interest thereon shall be secured hereby.

10. If default be made in payment of any installment of principal or interest on this mortgage, or if any such sum shall not be paid or if payment when due, of any other sum secured hereby, as in performance of any of Mortgagee's obligations, covenants or agreements hereunder:

- (a) All of the indebtedness secured hereby shall become and be immediately due and payable at the option of Mortgagee, without notice or demand, when any such default shall occur, and the mortgage shall be foreclosed.
- (b) Irrespective of whether Mortgagee exercises its option to foreclose, Mortgagee may, at its option, cause to be instituted legal proceedings for the purpose of recovering the principal sum of money advanced hereunder, and may cause and take possession thereof and maintain and defend the same, and may cause to be instituted legal proceedings for the purpose of recovering the principal sum of money advanced hereunder, and may cause and take possession thereof and maintain and defend the same, and may cause to be instituted legal proceedings for the purpose of recovering the principal sum of money advanced hereunder, and may cause and take possession thereof and maintain and defend the same...