

and profits thereof and also do any other reasonable act or acts as it may deem necessary or proper in the use, management or operation of the property or to protect and conserve the value thereof. The specific enumeration herein shall not exclude the general.

5. The Mortgagor will pay all taxes, assessments and water and sewer rents upon the mortgaged premises and articles of personal property covered by this mortgage, when and as the same become due and payable. The Mortgagor will exhibit to the Mortgagee within 10 days after demand receipted bills or satisfactory proofs of all such payments.

6. The Mortgagor within 3 days upon request in person or within 10 days upon request by mail will furnish a duly acknowledged written statement setting forth the amount of the debt secured by this mortgage, and stating either that no offsets or defenses exist against the mortgage debt, or, if such offsets or defenses are alleged to exist, the nature thereof.

7. Notice and demand or request may be made in writing and may be served in person or by mail.

8. The Mortgagor is lawfully seized and possessed of the premises and the fixtures and personal property covered by this mortgage, and has good right to grant, transfer, and assign the Mortgagor's interest in the same, and that the Mortgagor will appear and defend the title thereto in any action or proceeding affecting or purporting to affect the same or the rights of the Mortgagee hereunder, and the Mortgagor agrees to pay all costs and expenses of the Mortgagee in any such action or proceeding, together with its attorneys' fees in a reasonable sum.

9. The Mortgagor will not create or permit the creation of or suffer to exist any liens, charges or encumbrances on the property subject to this mortgage.

10. In case of sale under foreclosure, said premises, including the personal property covered by this mortgage, may be sold on one parcel.

11. The Mortgagor is duly organized and presently existing in good standing in the State of South Carolina and this mortgage and the obligations secured hereby were duly authorized and executed.

12. If any action or proceeding be commenced by or against the Mortgagee, including an action to foreclose this mortgage, affecting said premises or the lien of this mortgage, the Mortgagee may appear, defend, prosecute, retain counsel, and take such action as the Mortgagee shall