TO HAVE AND TO HOLD [illegible] and [illegible]
forever.

The Mortgagor covenants that he is [illegible]
absolute, that he has good right and
[illegible] fees are free and clear of all liens and
forever defend all and singular the [illegible]
all persons whomsoever lawfully [illegible]

The Mortgagor covenants and agrees as follows:

1. That he will promptly pay the [illegible]
at the times and in the manner therein [illegible]

2. That this mortgage shall secure by [illegible]
option of the Mortgagee, for the payment of [illegible]
purposes pursuant to the covenants herein, and also [illegible]
be made hereafter to the Mortgagor by the Mortgagee, [illegible]
due to the Mortgagee by the Mortgagor at any time, [illegible]
at the same rate as the Mortgage debt and shall be [illegible]
vided in writing, and the lien of this mortgage [illegible] the
rights of the holder of any intervening lien or [illegible]

3. Without affecting the liability of any person [illegible] for the
hereby, and without affecting the rights of the Mortgagee [illegible]
in writing, the Mortgagee may at any time, without notice or consent,
or otherwise altering the terms of payment of the [illegible]

4. That he will keep the improvements now existing or hereafter erected on the [illegible]
as may be required from time to time by the Mortgagee against loss by [illegible]
as may be required by the Mortgagee, and in companies acceptable to it, and that all [illegible]
Mortgagee all such policies, and that all such policies and renewals thereof [illegible]
have attached thereto loss payable clauses in favor of, and in form acceptable to, the Mortgagee.

5. That he will keep all improvements now existing or hereafter [illegible]
good repair, and in the case of a construction loan, that he will commence construction promptly and [illegible]
interruption, and should he fail to do so, the Mortgagee may, at its option, enter upon and take possession of [illegible]
ever repairs are necessary, including the completion of any construction work, and may pay for labor and materials
for such repairs or the completion of such construction to the same extent as [illegible]

6. That the Mortgagee may require the maker, or makers, or endorser of [illegible]
carry life insurance upon himself in a sum sufficient to pay all sums secured by this mortgage, and assign the policy to the
Mortgagee as beneficiary thereof, and, upon failure of the Mortgagor to pay the premiums thereon when due, the Mortgagee may, at its option, pay said premiums, and all sums so advanced by the Mortgagee shall become a part of
of mortgage debt.

7. That, together with, and in addition to, the monthly payments of principal and interest payable under the
terms of the note secured hereby, he will pay to the Mortgagee, on the first day of each month [illegible] until the indebtedness secured hereby is paid in full, a sum equal to one-twelfth of the annual taxes, assessments and insurance premiums, as estimated by the Mortgagee, and, in the failure of the Mortgagor to pay all taxes, assessments, premiums and public assessments, the Mortgagee may at its option, pay said taxes and charges or advances made for to the mortgage debt.

8. That he hereby assigns all the rents, issues, and profits of the mortgaged property [illegible] and after any default hereunder, and should legal proceedings be instituted pursuant to this mortgage, [illegible] shall have the right to have a receiver appointed of the rents, issues and profits, who may [illegible] expenses attending such proceedings and the execution of his trust as receiver, shall apply the residue of the rents, issues, and profits, toward the payment of the debt secured hereby.

9. That, at the option of the Mortgagee, this mortgage shall become due and payable forthwith if the Mortgagor shall convey away said mortgaged premises, or if the title shall become vested in any other person in any manner whatsoever other than by death of the Mortgagor, or, in the case of a construction loan, if the Mortgagor shall permit work on the project to become and remain interrupted for a period of fifteen (15) days without the written consent of the Mortgagee.

10. It is agreed that the Mortgagor shall hold and enjoy the premises above conveyed until there is a default under this mortgage or in the note secured hereby. It is the true meaning of this instrument that if the Mortgagor shall fully perform all the terms, conditions, and covenants of this mortgage and of the note secured hereby, that then this mortgage shall be utterly null and void; otherwise to remain in full force and virtue. If there is a default in any of the terms, conditions or covenants of this mortgage or of the note secured hereby, then, at the option of the Mortgagee, all sums then owing by the Mortgagor to the Mortgagee shall become immediately due and payable and this mortgage may be foreclosed. Should any legal proceedings be instituted for the foreclosure of this mortgage, or should the Mortgagee become a party to any suit involving this Mortgage or the title to the premises described herein, or should the debt secured hereby or any part thereof be placed in the hands of an attorney at law for collection by suit or otherwise, all costs and expenses incurred by the Mortgagee and a reasonable attorney's fee, shall thereupon become due and payable immediately, or on demand, at the option of the Mortgagee, as a part of the debt secured thereby, and may be recovered and collected hereunder.