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TOGETHER with all and singular the rights, members, hereditaments, and appurtenances to the same belonging or in any way incident or appertaining, and all of the rents, issues and profits which may arise or be had therefrom, and including all heating, lighting fixtures, plumbing fixtures, and any other equipment or fixtures now or hereafter attached, connected or fitted thereto in any manner, it being the intention of the parties hereto that all such fixtures and equipment be considered a part of the real estate.

TO HAVE AND TO HOLD all and singular the said premises unto the said Carolina Federal Savings & Loan Association, its successors and assigns; and the Mortgagors do hereby bind itself and its successors, executors and administrators to warrant and forever defend all and singular the said Premises unto the said Mortgagee, its successors and assigns, from and against them and their heirs, successors, executors, administrators, and assigns, and every person whomsoever lawfully claiming or to claim the same or any part thereof.

The Mortgagors covenant and agree as follows:

1. That it will promptly pay the principal and interest on the indebtedness evidenced by the said promissory note, at the times and in the manner therein provided, and that it will observe and perform all the covenants and agreements set forth in the said Loan Agreement and Security Agreement referred to hereinabove.

2. That this mortgage shall secure the Mortgagee for such further sums as may be advanced hereafter, at the option of the Mortgagee, for the payment of taxes, insurance premiums, public assessments, repairs or other purposes pursuant to the covenants herein, and also any further loans, advances, readvances or credits that may be made hereafter to the Mortgagee; and that all sums so advanced shall bear interest at the rate of the Mortgage debt and shall be payable on demand of the Mortgagee, unless otherwise provided in writing.

3. To pay all taxes, assessments, water rates and other governmental or municipal charges which may constitute a charge upon the above described premises and, at the option of the Mortgagee, to deliver the official receipts therefor to the Mortgagee, and in default of said payments, the Mortgagee may pay the same and add the amount thereof to the debt secured by this mortgage.

4. As required by the mortgagee, the mortgagors agree that there shall be added to each monthly payment required hereunder or under the evidence of debt secured hereby, an amount estimated by the Mortgagee to be sufficient to enable the Mortgagee to pay as they become due all taxes, assessments, hazard