TOGETHER with all and singular the rights, member I have the incident or appertaining including all built in stove and minimum to wall carpeting fences and gates and any other equipment out first it being the intention of the parties hereto that all such fintume last. TOGETHER with all and singular

TO HAVE AND TO HOLD all and singular the said

The Mortgagor represents and warrants that midd Mortgagor the above described premises are free and claim of all liens or or yet or encumber the same; and that the Mortgagor will forever de from and against the Mortgagor and every person whomsonger has

THE MORTGAGOR COVENANTS AND AGREES AS POLICIONS

- 1. That the Mortgages will promptly pay the principal and interest on the indebtedrames and in the manner therein provided.
- 2. That this mortgage will secure the Mortgages for any additional sums which may be advanced himselfer, at the option of Mortgages, for the payment of taxes, or public assessments, hazard insurance premiums, repairs or other such purposes phrasunt to provisions of this mortgage, and also for any loans is advances that may hereafter be made by the Mortgages to the Mortgages in the authority of Sec. 45-55, 1962 Code of laws of South Catolina, as amended, or similar statutes, and all some so advanced that interest at the same rate or rates as that provided in said note independent approach by the pattles and shall be sayable and demand of the Mortgages, unless otherwise provided in writing.
- 3. That Mortgager will keep the improvements on the mortgaged premises, whether now existing or hegalier to be erected, insured against loss by fire, windstorm and other hazards in a sum not less than the belience due herefunder at any time and in, a company or companies acceptable to the Mortgager and Mortgager idear have the policy of policies of insurance to the Mortgager and sures; that all such policies shall be held by the Mortgager should it as requires and fall include loss payable plaume in fanot of the Mortgager; and in the event of loss, Mortgager will give immediate notice thereof in the Mortgager by registered final; and should the Mortgager at any time fall to keep sail premises insured or fall to pay the premium; for such insurance, then the Mortgager may come such improvements to be insured in the name of the Mortgager and reimburse itself for the cost of such insurance, with interest as hereinabove provided. hereinabove provided.
- 4. That the Mortgagor will keep all improvements upon the mortgaged premises in good repair; and should Mortgagor fall to do so, the Mortgagee may, at its option, enter upon said premises 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 recured 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 Mortgagee immediately upon payment, and should the Mortgage fall to pay such taxes and assessments when the same shall fall due, the Mortgagee 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 Joan", 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 become reference.
- 8. That the Mortgagor will not further encumber the premises above described, without the prior consent of the Mortgagoe, and should the Mortgagor so encumber such premises, the Mortgagoe may, at its option, declare the indebtedness hereby secured to the immediately due and payable and may institute thy proceedings inoccessive to collect said indebtedness.
- 9. That should the Mortgagor allemate the mortgaged premises by Contract of Sale, Bond for Title, or Deed of Conveyance, and the within mortgage indebtedness is not paid in full; the Mortgagor or, his Purchaser shall be required to file with the Association as application for an assumption of the mortgage indebtedness, pay the reasonable cost as required by the Association for processing the assumption, furnish the Association with a copy of the Contract of Sale, Bond for Title, or Deed of Conveyance, and have the interest rate on the loan balance existing at the time of transfer modified by increasing the interest rate on the loan balance existing at the time of transfer modified by increasing the interest rate on the loan balance existing at the time of transfer modified by increasing the interest rate in the loan balance existing at the time of transfer modified by increasing the interest rate in the last ions balance in the state of the last increase in the last increase in the last increase in the last increase in the processing of the last increase in the interest rate and modified by the Association. The Association will notify the Mortgagor of his purchaser, fall to recomply with the provisions of the retaining paragraph, the Mortgagor, at its option, may declare the Indebtedness.

 10. That should the Mortgagor fall to make payments of principal and interest as due on the promisery note and the amentalish be
- institute any proceedings necessary to collect said indebtedness.

 10. That should the Mortgagor fail to make payments of principal and enterest as due on the promisery soes and the same said unpaid for a period of thirty (30) days, or if there should be any failure by somethy with all labels by any by-laws or the charges the Mortgage, or any stipulations set out in this mortgage, be fortunated by the Mortgagor fail to rectify the said stefault and should the Mortgagor fail to rectify the said stefault and should the Mortgagor fail to rectify the said stefault and should the Mortgagor fail to rectify the said stefault and should the Mortgagor fail to rectify and default, within a said thirty days, the Mortgagor, may at its option, merciase the interest rate on the Mortgagor fail to rectify the said stefault and should the Mortgagor fail to rectify and default, within the said thirty days, the Mortgagor may at its option, merciase the interest rate on the maximum rate per annum permitted to be thirty on the loss failed for the remaining term of this head for a lesser term to the maximum rate per annum permitted to be thirty of the supplicable South Carolina in the last three by applicable South Carolina in the last head increase rate as may be determined by the Association The minimal payments will it adjusted accordingly.

 11. That should the Mortgagor fail to make payments of principal and interest as due to the principal and should are constituted to the form of any such past due includes a cover the total accordingly defined as the delinquent payments.
- 12. That the Mortgagor hereby assigns to the Mortgagos described and assigns all a the mortgagod premises, retaining the right to collect the same at long as the heist hereby should any part of the principal indebtedness or indevest tripes by fige instrained many without writes or justice or purposed for the contributions. may without gotice or further proceedings take ovcollect said rents and profits and apply the same a
 than the rents and profits actually collected, less than
 make all rents payments direct to the Morteague, w
 and should said premises at the time of such testigli
 County Court or to any judge of the Court of Court
 ment of a receiver with authority to take postession
 ing the coat of collection, be the morteague debt wi
 collected.
- 13. That the Mortgages, it dis outen pay reconote secured beyelves fully paid, the tollowing sums equal to the premiums that will next become due in hazard insurance captering the mortgages besterly the Mortgages; less all sums breakly paid therefore such premiums, gride, such assessment, will be due special assessment. Signal these payments according insurance premiums. The successory to make said payment moved in materiance promitimes the successory, to make said payment Mortgages may smoothly necessary, to make said payment then reputationly thus a few participations are proposed to the payment of the tollowing the payment payment of the tollowing the payment payment payment.

CHEENING A