

IT IS FURTHER AGREED, between the parties hereto that the buildings, improvements, fixtures, lighting fixtures, wiring, accessories or appurtenances now or hereafter erected thereon, including all apparatus, equipment, fixtures or articles, whether in single units or centrally controlled, used to supply heat, gas, air-conditioning, water, light, power, refrigeration, ventilation or otherwise, and all connections thereto, and any other thing now or hereafter therein or thereon, the furnishing of which by lessors to lessees is customary and appropriate, and also including screens, window shades, storm doors, windows, attached floor coverings, screen doors, venetian blinds, in-a-door beds, awnings, stoves, fences, including gates, and water heaters shall be deemed fixtures and a part of the real estate herein described, and shall be secured by this mortgage whether such fixtures were attached prior to or after the execution of this mortgage.

AND IT IS FURTHER AGREED between the Mortgagor and the Association that should the improvements upon the premises herein described be in the process of construction and there is a cessation of work for a period of thirty (30) days, whether successive days or not, then in such event the Association shall have the following privileges: (a) To apply any unexpended balance of the loan to the mortgage indebtedness and declare the remaining portion due and payable and foreclose this mortgage; (b) To use the unexpended portion of the loan for the purpose of completion of the improvements without any liability to the Mortgagor or any other party by reason thereof.

All rights and powers herein conferred are cumulative of all other rights allowed by law and may be pursued concurrently.

AND, lastly, it is agreed by and between the parties hereto that all of the covenants herein shall bind and the benefits and advantages shall inure to the respective heirs, executors, administrators, successors and assigns of the parties hereto, and the mortgagor is to hold and enjoy said premises until default under the terms hereof shall be made, but if he shall default in the payment of any monthly installment or default in any of the covenants and provisions herein set forth for a period of thirty (30) days, or in the event of foreclosure of a subordinate mortgage, or in case the Mortgagee or the owner and holder of this mortgage shall be made a party to any suit or proceedings by reason of said mortgage, then in such event the Association may, at its option, declare the whole amount hereunder due and payable at once and shall have the right to foreclose this mortgage. In the event of the foreclosure of this mortgage, or should the Association become a party to any legal proceedings, the Mortgagee shall recover from the Mortgagor a reasonable sum as attorney's fees, which shall be secured by this mortgage and shall be included in any judgment of foreclosure. The Mortgagor waives the benefit of any appraisal laws of the State of South Carolina.

PROVIDED, ALWAYS, NEVERTHELESS, and on this EXPRESS CONDITION, that if the said Mortgagor, his heirs or legal representatives, shall on or before the last day of each and every month from and after the date of these presents, pay or cause to be paid to the Association, its successors or assigns, the monthly installments as set out in said note or notes until said debt and all interest and amounts due thereon, shall have been paid in full, then this deed of bargain and sale shall become null and void, otherwise to remain in full force and effect.

WITNESS Our Hands and Seals this 12th day of June in the year of our Lord one thousand nine hundred and 73 and in the one hundred and ninety-seventh year of the Sovereignty and Independence of the United States of America

Signed, Sealed and Delivered

in the Presence of:

*James F. McKissick*  
*Lucille L. Cullum*

*Ben Stern* (SEAL)  
BEN STERN  
*Ida Stern* (SEAL)  
IDA STERN  
(SEAL)  
(SEAL)

STATE OF SOUTH CAROLINA,  
COUNTY OF RICHLAND

Personally appeared before me James F. McKissick and made oath that he saw the within named Ben Stern and Ida Stern sign, seal and as their act and deed, deliver the above written mortgage; and that he with Lucille L. Cullum witnessed the execution thereof.

Sworn to and subscribed before me this 12th day of June 19 73  
*Lucille L. Cullum* (LS)  
Notary Public of South Carolina  
My Commission Expires on 7-2-80

*James F. McKissick*

STATE OF SOUTH CAROLINA,  
COUNTY OF RICHLAND

RENUNCIATION OF DOWER

I, James F. McKissick, a notary Public of South Carolina, do hereby certify unto all whom it may concern, that Mrs. Ida Stern, the wife of the within named Ben Stern, did this day appear before me, and upon being privately and separately examined by me, declare that she does freely, voluntarily, and without compulsion, dread or fear of any person or persons whomsoever, renounce, release, and forever relinquish unto the within named Standard Savings and Loan Association, its successors or assigns, all her interest and estate and also all her right and claim of dower of, in and to all and singular the premises within mentioned and released.

GIVEN under my hand and seal this 12th day of June 19 73  
*James F. McKissick* (LS)  
Notary Public of South Carolina  
My Commission Expires on 6-30-80

*Ida Stern*  
IDA STERN