

Together with all and singular the rights, members, hereditaments and appurtenances to the said premises belonging or in anywise incident or appertaining.

TO HAVE AND TO HOLD all and singular the Premises before mentioned unto the said CITIZENS FEDERAL SAVINGS AND LOAN ASSOCIATION, CLINTON, SOUTH CAROLINA, its successors and assigns forever.

And the Mortgagor does hereby bind himself, his Heirs, Executors and Administrators to warrant and forever defend all and singular the said Premises unto the said CITIZENS FEDERAL SAVINGS AND LOAN ASSOCIATION, CLINTON, SOUTH CAROLINA, its successors and assigns, from and against the Mortgagor, his Heirs, Executors and Assigns, and every person whomsoever lawfully claiming or to claim the same or any part thereof.

And the Mortgagor does hereby agree to insure the house and buildings on said lot in a sum of not less than the balance due on this mortgage, with the same amount of extended coverage insurance, in a company or companies acceptable to the mortgagee and keep the same insured from loss or damage by fire, windstorm, or other hazards, and does hereby assign said policy or policies of insurance to the said mortgagee, its successors and assigns; and in the event he should at any time fail to insure said premises or pay the premiums thereon, then the said mortgagee, its successors and assigns, may cause the building to be insured in its name, and reimburse itself for the premiums and expense of such insurance under this mortgage, with interest as herein provided.

And the Mortgagor does hereby agree to insure his life in a sum of not less than (\$ ) Dollars

in a company or companies acceptable to the mortgagee and keep same insured and assign said policy or policies of insurance to the mortgagee, its successors or assigns, as additional collateral and he does hereby agree to pay the premiums on such life insurance when due; and in the event he should at any time fail to pay the premium or premiums thereon, then the said mortgagee, its successors or assigns, may pay same and reimburse itself for the premiums and expense of such insurance under this mortgage, with interest as herein provided.

And the Mortgagor does hereby agree to pay all taxes and other public assessments against this property on or before the first day of January of each calendar year and to exhibit the tax receipt at the offices of the CITIZENS FEDERAL SAVINGS AND LOAN ASSOCIATION, CLINTON, SOUTH CAROLINA, immediately upon payment, until all amounts due under this mortgage have been paid in full and should he fail to pay said taxes and other governmental expenses and the insurance premiums due on said property or violate any of the conditions herein contained, the mortgagee may, at its option, pay the same, including also any State and Federal tax liens, and charge the amount so paid to the mortgage debt, and collect same under this mortgage, with interest at the same rate, and may further, at its option, declare the full indebtedness due and collectable at once, anything hereinbefore in said obligation contained to the contrary notwithstanding.

And it is further agreed as a part of the consideration for the loan herein secured, that the Mortgagor shall keep the premises described herein in good repair, and should he fail to do so, the mortgagee, its successors or assigns, may enter upon said premises, making whatever repairs are necessary, and charge the expenses for such repairs to the mortgage debt and collect same under this mortgage with interest at the same rate charged upon the principal indebtedness.

In the event any amount is paid out by the mortgagee for taxes, insurance, or repairs and upkeep on the premises, the Mortgagor will repay upon demand either in full or through an increased monthly payment over and above the stipulated monthly payment as set out in the note secured hereby as may be requested by the mortgagee; and all such sums shall become a part of the principal debt secured hereby with interest as aforesaid, subject to all the terms and conditions of the said note and mortgage and the by-laws and rules and regulations of said Association.

And the Mortgagor does hereby assign, set over and transfer unto the said CITIZENS FEDERAL SAVINGS AND LOAN ASSOCIATION, CLINTON SOUTH CAROLINA, its successors and assigns, all rents and profits accruing from the said premises, retaining, however, the right to collect said rents as long as payments herein set out are not more than thirty days in arrears, but if at any time any part of said debt, interest, fire insurance premiums, or taxes, shall be past due and unpaid, said mortgagee may (provided the premises herein described are occupied by a tenant or tenants), without further proceedings, take over the property herein described, and collect said rents and profits and apply same to the payment of taxes, fire insurance, interest, and principal without liability to account for anything more than the rents and profits actually collected, less the costs of collection; and should said premises be occupied by the Mortgagor herein, and the payments herein set out become past due and unpaid, then he does hereby agree that said Mortgagee, its successors and assigns, may apply to any Judge of the Circuit Court of said State, at Chambers or otherwise, for the appointment of a Receiver, with authority to take charge of the mortgaged premises, designate a reasonable rental, and collect same and apply the net proceeds thereof (after paying costs of collection) upon said debt, interest, taxes and fire insurance, without liability to account for anything more than the rents and profits actually collected.

PROVIDED, ALWAYS, nevertheless, and on this EXPRESS CONDITION, that if the Mortgagor, his heirs, or legal representatives, shall on or before the first day of each and every month, from and after the date these presents, pay or cause to be paid to the CITIZENS FEDERAL SAVINGS AND LOAN ASSOCIATION, CLINTON, SOUTH CAROLINA, its successors or assigns, the monthly installments, as set out herein, until said debt, and all interest and amounts due thereon, shall have been paid in full, then this deed of trust and bargain shall become null and void; otherwise to remain in full force and virtue.