TOGETHER with all and singular the rights, members, hereditaments and appurtenances [illegible] in any way incident or appertaining [illegible] to well [illegible] it being the intention of the parties hereto that all such fixtures and equipment, other than [illegible] the realty.

TO HAVE AND TO HOLD all and singular the said premises unto the Mortgagee [illegible] forever.

The Mortgagor represents and warrants that said Mortgagor is seized of the above described premises [illegible] that the above described premises are free and clear of all liens or other encumbrances [illegible] and that the Mortgagor will forever defend [illegible] the Mortgagee [illegible] from and against the Mortgagor and every person whomsoever lawfully claiming [illegible] part thereof.

THE MORTGAGOR COVENANTS AND AGREES AS FOLLOWS:

1. That the Mortgagor will promptly pay the principal and interest on the [illegible] promissory note at the times and in the manner therein provided.

2. That this mortgage will secure the Mortgagee for any additional sums which may be advanced [illegible] at the option of the Mortgagee, for the payment of taxes, or public assessments, hazard insurance [illegible] provisions of this mortgage, and also for any loans or advances that may hereafter be made by the Mortgagee to the Mortgagor under the authority of Sec. 45-55, 1962 Code of Laws of South Carolina, as amended [illegible] shall bear interest at the same rate or rates as that provided in said note unless otherwise agreed upon by the parties [illegible] payable at the [illegible] of the Mortgagee, unless otherwise provided in writing.

3. That Mortgagor will keep the improvements on the mortgaged premises, whether now existing or hereafter to be erected, insured against loss by fire, windstorm and other hazards in a sum not less than the [illegible] Mortgagee, and Mortgagor does hereby assign the policy or policies of insurance to the Mortgagee and agrees that all such policies shall be held by the Mortgagee should it so require [illegible] Mortgagee, and in the event of loss, Mortgagor will give immediate notice thereof to the Mortgagee [illegible] should the Mortgagor at any time fail to keep said premises insured or fail to pay the premiums [illegible] the Mortgagee may cause such improvements to be insured in the name of the Mortgagor and [illegible] the cost of such insurance [illegible] interest as hereinabove provided.

4. That the Mortgagor will keep all improvements upon the mortgaged premises in good repair, and should Mortgagor fail to do so, the Mortgagee may [illegible] repairs to the mortgage debt and collect the same under this mortgage, with interest as hereinabove provided.

5. That the Mortgagee may [illegible] the premises [illegible] paid [illegible] mortgage debt [illegible] Mortgagee [illegible] 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 [illegible] the Mortgagee [illegible] and should the Mortgagor fail to pay said taxes and assessments when the same shall fall due, the Mortgagee may, at its option, pay the same and charge [illegible] interest as above provided.

7. That if this mortgage secures a "construction loan", the Mortgagor [illegible] the within loan shall be secured [illegible] in accordance with the terms and conditions of a Construction Loan Agreement which is separately executed [illegible] a part of this mortgage and incorporated herein by reference.

8. That the Mortgagor [illegible] the Mortgagee, and should the Mortgagor [illegible] to be secured to be immediately [illegible]

9. That [illegible] Mortgagee [illegible] Federal Savings and Loan Corporation, and [illegible] the Association [illegible] the Association [illegible] have the interest [illegible] to the maximum [illegible] interest rate as may [illegible] monthly payments [illegible] of the within [illegible] payable and may [illegible]

10. That [illegible] Mortgagor [illegible] and the same shall be [illegible] by-laws or the charter of the Mortgagee [illegible] Mortgagee at its last known address [illegible] within the [illegible] term of the loan or [illegible] South Carolina law, or a lesser [illegible]

11. That should the Mortgagor [illegible] monthly installment [illegible] Mortgagee [illegible] exceed an amount equal to five (5%) per centum [illegible] the handling of such delinquent payments.

12. That the Mortgagor hereby assigns to the Mortgagee [illegible] all the rents, issues, and profits accruing from the mortgaged premises [illegible] of payment, that should [illegible] the Mortgagee [illegible] tenants and [illegible] by Mortgagor to [illegible] Mortgagee [illegible] Judge of the County Court or to any Judge of the Circuit Court [illegible] for the appointment of a receiver with authority to take possession of said premises [illegible] after paying the cost of collection [illegible] rents and profits actually collected.

13. That the Mortgagor [illegible] the Mortgagee [illegible] and the note secured hereby [illegible] equal to the premiums that will next become due and payable [illegible] hazard insurance covering the mortgaged property [illegible] the Mortgagee, less all sums already paid therefor [illegible] Mortgagee [illegible] taxes and special assessments [illegible] Mortgagee [illegible] the Mortgagee [illegible] Mortgagor [illegible] repay to Mortgagee [illegible] with interest at the rate [illegible] monthly installments over the remaining payment period.

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