

hereby covenant to warranty and forever defend all and singular the said Premises unto the said The Citizens And Southern National Bank of South Carolina, its successors and assigns, from and against the said mortgagor and every person whomsoever lawfully claiming or to claim the same or any part thereof.

In addition to any other rights or remedies it might have hereunder, the mortgagee may, at its option with require the mortgagor to pay the mortgagee/each quarterly installment due on the Note which this Mortgage secures until the Note secured hereby is fully paid, the following sums in addition to payments of principal and interest provided in said Note: A sum equal to the premiums that will next become due and payable on policies of fire and other hazard insurance covering the mortgaged property, plus taxes and assessments next due on the mortgaged premises, all as estimated by the Mortgagee, less all sums already paid therefrom, divided by the number of quarters to elapse before one quarter prior to the date when such premiums, taxes and assessments will be due and payable, such sums to be held by the Mortgagee to pay said premiums, taxes and special assessments. If said sums shall be insufficient to make said payments when the same shall become due and payable, the Mortgagor shall pay to the Mortgagee any amounts necessary to make up the deficiency, the mortgagee may, at its option, pay said items and charge all advances therefor to the mortgage debt, which advances shall bear interest at the same rate as the principal indebtedness.

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