TOGETHER with all and singular the rights, members, hereditaments and appurtenances to the said premises belonging or in anywise appertaining, including all heating stoves and integrated cooking units, and all plumbing, lighting, heating and cooling fixtures and equipment, and all other equipment and fixtures of a permanent character now or hereafter attached to the premises, it being the intention of the parties hereto that all such fixtures and equipment shall be considered a part of the realty.

TO HAVE AND TO HOLD all and singular the said premises unto the Mortgagee, its successors and assigns forever.

The Mortgagor represents and warrants that said Mortgagor is seized of the premises in fee simple, free and clear of all liens or encumbrances except as may be shown herein, and that the Mortgagor will warrant and defend the said premises unto the Mortgagee and its successors and assigns forever, against the Mortgagor and every person whomsoever lawfully claiming the same or any part thereof.

THE MORTGAGOR COVENANTS AND AGREES AS FOLLOWS:

1. That the Mortgagor will promptly pay the principal and interest on the indebtedness evidenced by said promissory note at the times and in the manner therein provided.

2. That the Mortgagor will pay to the Mortgagee for any additional sum which may be advanced hereunder, or any other sum which may be advanced by the Mortgagee for the payment of taxes or public assessments levied on the premises, or any part thereof, or for the payment of the premium on any insurance policy covering the premises, or any other charges that may be made by the Mortgagee under the authority of Sec. 45-55 [now 45-68] of the Code of Laws of South Carolina, as amended, or any other sum which may be advanced shall bear interest at the same rate or rates as that provided in said note, unless otherwise agreed upon by the parties, and shall be payable at the demand 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 and lightning and other hazards in an amount not less than the balance due hereunder at any time, in a company or companies acceptable to the Mortgagee, and Mortgagor hereby assigns the policy or policies covering the premises to the Mortgagee, and agrees that all such policies shall be held by the Mortgagee as further security for the payment of the indebtedness secured hereby, and that in the event of loss Mortgagor will give immediate notice thereof to the Mortgagee, who may make proof of loss if not made promptly by the Mortgagor, and each insurance company concerned is hereby authorized and directed to make payment for such loss directly to the Mortgagee instead of to the Mortgagor and the Mortgagee jointly, and the insurance proceeds, or any part thereof, may be applied by the Mortgagee at its option either to the reduction of the indebtedness hereunder or to the restoration or repair of the property damaged. In the event of foreclosure of this mortgage or other transfer of title to the mortgaged premises in extinguishment of the indebtedness secured hereby, all right, title and interest of the Mortgagor in and to all insurance policies then in force shall pass to the purchaser or grantee.

4. That the Mortgagor will keep the premises free from any liens or encumbrances, including but not limited to, any liens for taxes, assessments, or any other charges which may be levied against the premises, and will pay the same when due, and will pay all taxes and assessments levied on the mortgage debt or on the premises