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

TO HAVE AND TO HOLD all and singular the premises before mentioned unto the said PALMETTO SAVINGS AND LOAN ASSOCIATION OF LAURENS, its successors and assigns forever.

The Mortgagor covenants that he is lawfully seized of the premises hereinabove described in fee-simple absolute, and that he sood right and lawful authority to sell, convey or encumber the same, and that the premises are free and clear of all liens and encumbrances whatsoever. The Mortgagor further covenants to warrant and forever defend all and singular the premises unto the PALMETTO SAVINGS AND LOAN ASSOCIATION OF LAURENS, its successors and assigns, forever, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.

That he will keep the improvements now existing or hereafter erected on the mortgaged property insured as may be required from time to time by the PALMETTO SAVINGS AND LOAN ASSOCIATION OF LAURENS against loss by fire, tornado, and other hazards, casualties and contingencies, in such amounts, and for such periods, and in companies approved by the said Association, and will pay promptly, when due, any premiums on such insurance, and assign said policy or policies of insurance to the said Association. In the event that the Mortgagor should at any time fail to insure said premises or pay the premiums thereon, the said insurance under this mortgage with interest as herein provided. In the event of foreclosure of the premiums and expenses of such it to the mortgaged property in extinguishment of the indebtedness secured hereby, all right, title and interest of the Mortgagor in and to any insurance policies then in force shall pass to the purchaser or grantee.

And the Mortgagor hereby agrees to pay all taxes and other governmental assessments (except where the taxes are required to be paid into the Association in monthly installments), against this property on or before the last day of each calendar year, and to payment, which procedure shall continue until all amounts due under this mortgage have been paid in full; and should the Mortgagor fail to pay said taxes or other governmental charges and the insurance premiums, including life insurance premiums where the Association is designated as beneficiary, whether the Mortgagor is insured or a member of his family, due on said property or mortgage indebtedness and collect the same under this mortgage with interest at the same and charge the amount so paid to the anything hereinabove in this instrument contained to the contrary notwithstanding.

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

And the Mortgagor does hereby assign, set over and transfer unto the said PALMETTO SAVINGS AND LOAN ASSOCIATION OF LAURENS, its successors and assigns, all rents and profits accruing from the premises hereinabove set forth as additional
security for the mortgage indebtedness, and if at any time any part of said debt, interest, insurance premiums or taxes shall be due
proceedings, take over the property and collect sa'd rents and profits and apply the same to the payment of the indebtedness, insurreasonable costs of collection; and should said premises be occupied by the Mortgagor and the payment of the indebtedness, insurbroome past due and unpaid, then it is agreed that the Association, its successors and assigns, may apply to any Judge of the Circuit
mortgaged premises, designate a reasonable rental to be paid by the Mortgagor, and collect the same, and apply the net proceeds
for the payment of costs of collection, upon said indebtedness, interest, taxes or insurance premiums, without liability to
paccunt for anything more than the rents and profits actually collected. The right is reserved unto the said Association to have a
herein provided for.

It is also agreed that if at any time the said Association should accept any prepayment of the principal indebtedness due hereunder, that such acceptance of prepayment shall not constitute a waiver by said Association of any of its rights under this mortgage or the note secured thereby, nor obligate the said Association to accept further prepayments of the principal indebtedness.

And it is agreed that, at the option of the Association, herein, one-twelfth (1/12) of the yearly taxes, fire and life insurance premiums (where the Association is designated beneficiary) shall be paid to the Association on the first day of each month with the insurance premiums on the due dates thereof, without any liability on the part of the Association and applied to the interest thereon.

And it is further agreed between the parties hereto that all lighting fixtures, wiring and accessories thereto, all heating apparatus, including gas heaters, hot water tanks, furnaces, circulating heaters, and all equipment in connection therewith of every of the real estate herein described, and shall be secured by this mortgage whether such fixtures were attached prior to or after the