TOGETHER with all and singular the rights, members, hereditaments, and appurtenances to the same belonging or in any way incident or appertaining, including all heating, plumbing and electrical fixtures, and any other equipment or instures now or hereafter attached, connected or fitted in any manner, it being the intention of the parties hereto that all such fixtures and equipment, other than household furniture, 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 selected of the above described premises in fee simple absolute; that the above described premises are free and clear of all liers or other encumbrances; that the Mortgagor is lawfully gee, its successors and assigns, from and against the Mortgagor will forever defend the said premises unto the Mortgagor is asset to the mortgagor and extension and assigns, from and against the Mortgagor and every person whomsoever lawfully claiming or to claim the same or any part thereof.

The Mortgagor covenants and agrees as follows:

- 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 this mortgage will secure the Mortgagee for any additional sums which may be advanced hereafter, at the option of the Mortgagee, for the payment of taxes, or public assessments, hazard insurance premiums, repairs or other such Mortgagee to the provisions of this mortgage, and also for any loans or advances that may hereafter be made by the Mortgagee to the Mortgage under the authority of Sec. 45-5, 162 Cdce of laws of South Carolina, as amended, or similar 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 exceeded, insured against loss by fire, windstorm and other hazards in a sum not less than the balance due hereunder at any of insurance to the Mortgage, and Mortgagor does hereby assign the policy or policies in favor of the Mortgagee, and a list such policies shall be held by the Mortgagee and shall include loss payable clauses in favor of the Mortgagee; and in the event of loss, Mortgagor will give immediate notice thereof to the Mortgage that any time fall to keep said premises insured or fall to pay the premiums for such justices, the mortgage may cause such improvements to be insured in the name of the Mortgagor and relimburse itself for the cost of such insurance, with interest as hereinabove provided.
- 4. That the Mortgagor will keep all Improvements upon the mortgaged premites in good repair, and should Mortgall to do so, the Mortgagee may, all its option, enter upon said premises and make whatever repairs are necessary and the expenses for such repairs to the mortgage debt and collect the same under this mortgage, with interest as hereinal provided.
- 5. That the Mortgagee may at any time require the Issuance and maintenance of insurance upon the life of any person obligated under the indebtedness secured hereby in a sum sufficient to pay the mortgage debt, with the Mortgagee as beneficiary, and if the premiums are not otherwise paid, the Mortgagee may pay said premiums and any amount so paid shall become a part of the mortgage debt.
- 6. That Mortgagor agrees to pay all taxes and other public assessments levied against the mortgaged premises on or bestought the Mortgagor agrees to pay all taxes and other public assessments levied against the mortgaged premises on or bestought the Mortgagor interest of the state of the Mortgagor interest pay such taxes and assessments when the same shalf fail due, the Mortgagor may at its option, as above provided, are under this mortgage, with interest as above provided.
- 7. That if this mortgage secures a "construction loan", the Mortgagor agrees that the principal amount of the indebtedness hereby secured shall be disbursed to the Mortgagor in periodic payments, as construction progresses, in accordance with the terms and conditions of a Construction Loan Agreement which is separately executed but is made a part of this mortgage and incorporated herein by reference.
- 8. That the Mortgagor will not further encumber the premises above described, nor alienate said premises by way of mortgage or deed of conveyance without the prior consent of the Mortgagee, and should the Mortgagor so encumber or alienate such premises, the Mortgagee may, at its option, declare the indebtedness hereby secured to be immediately due and payable and may institute any proceedings necessary to collect said indebtedness.
- and payable and may institute any proceedings necessary to collect said indebtotness.

 9. That the Mortgagor hereby assigns to the Mortgagoe, its successors and assigns, all the rents, issues, and profits accruing from the mortgaged premises, retaining the right to collect the some so long as the debt hereby secured is not in arrears of payment, but should any part of the principal indebtotness, or interest, so, or fire insurance premiums, be past due and impaid, the Mortgagoe may without notice or further proceedings take over the mortgaged premises, if they shall be occupied by a tenant or tenants, and collect said rents and profits and apply the some the indebtedness hereby secured, without flability to the standard or tenants, and collect said rents and profits and apply the some the indebtedness hereby secured, without flability to the standard or tenants, and collect said rents and profits and apply the some the indebtedness hereby secured, without flability to contrary by the Mortgagor, and a porties at the little of such contrary to the Mortgagor and should said premises at the time of such contral common places and should said premises at the time of such contral common Posts who shall be the Mortgagor and profits and apply in the mortgagor deliver in the Mortgagor and profits and profits and profits account for any budge of the Court to Common Posts who shall be premises and collect such rents and profits, applying said rents, after paying the cost of collection, to the mortgago deliv without liability to account for anything more than the rents and profits actually collected.

 10. That if the indebtedness secured by this mortgago he guaranteed as insured by mortgagor quaranty insurance, the
- out liability to account for anything more than the rents and profits actually collected.

 O. That if the indebtedness secured by this mortgage be guaranteed or insured by mortgage guaranty insurance, the Mortgager agrees to pay to the Mortgager, on the first day of each month until the note secured bereby is fully paid, the following sums in addition to the payments of principal and interest provided in said note: a sum equal to the premiums that linear the convergence of the mortgage of the said therefor, divided by the number of months to elagase before one month prior to the date when such premiums taxes, and assessments will be due and payable, such sums to be held by Mortgagee to pay said permiums, taxes and special cri neurance permiums, the excess may be credited by the Mortgage of pay said permiums, taxes and special cri neurance permiums, the excess may be credited by the Mortgage of the said permiums, taxes and special cri neurance permiums, the excess may be credited by the Mortgage on the Mortgage on the same shall become due and payable, the Mortgage of the Mortgage on the same shall be come due and payable, the Mortgage of the Nortgage on the Mortgage on a mounts necessary to make up the decking. The Mortgage further agrees that at the sarance covering the balance then remaining due on the mortgage deid, and the Mortgager may, at its option, apply for renewal of mortgage guarants or single premium required for the remaining years of the term, or the Mortgage and pay such premium and also premium and the same to th