**TOGETHER** with all and singular the rights, members, hereditaments and appurtenances to the said premises belonging or in anywise incident or appertaining, including all heating stoves and refrigerators but excluding all floor coverings other than tile or wall to wall carpeting, blinds and shades and air conditioning units, if any, and it is 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 hereby conveyed in fee simple absolute, that the aforesaid premises are free and clear of all liens or encumbrances except as may be specifically set forth herein, that the Mortgagor will forever defend the said premises unto the Mortgagee against the lawful claims and demands of all persons 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 this mortgage will secure the Mortgagee for any additional sums which may be advanced from time to time at the option of the Mortgagee for the payment of taxes or public assessments levied on the premises, or for the payment of premiums on fire and other hazard insurance covering the premises, or for any purpose authorized by the terms of this mortgage, and also for any loans or advances that may hereafter be made by the Mortgagee to the Mortgagor, pursuant to the authority of Sec. 45-55, 1962 Code of Laws of South Carolina, as amended, or any law in lieu thereof, all such sums shall bear interest at the same rate or rates as that provided in said note unless otherwise agreed in writing by the parties hereto, 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 in existence or hereafter built or erected, insured against loss by fire, windstorm and other hazards in an amount not less than the balance due hereunder or the insurable value of the improvements, whichever is less, payable to the Mortgagee, and Mortgagor has hereby assigned the policy or policies of insurance to the Mortgagee. All such policies shall be held by the Mortgagee during the term of this mortgage. In the event of loss Mortgagor will give immediate notice to the Mortgagee, who may make proof of loss if not made promptly by 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 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 Mortgagor will pay all taxes and other public assessments levied on the mortgaged premises or on the interest of the Mortgagee or Mortgagor therein, or on the rents, issues and profits of the premises, or on this mortgage or the debt secured hereby, or on the Mortgagee by reason of this mortgage or the debt secured hereby, or any part thereof, or on the Mortgagee by reason of the ownership of the said premises