TOCETHER with all and singular the rights, members, hereditaments, and appurtenances to the same belonging or in any way incident or appertaining, including all built-in stoves and refrigerators, heating, air conditioning, plumbing and electrical fixtures, wall to wall carpeting, fences and gates, and any other equipment or fixtures now or hereafter attached, connected or fixted 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 reality.

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 above described premises in fee simple absolute; that the above described premises are free and clear of all liens or other encumbrances; that the Mortgagor is levfully empowered to convey or encumber the same; and that the Mortgagor will forever defend the said premises unto the Mortgagor, its successors 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 ACREES 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 hereafter, at the option of the Mortgagee, for the payment of taxes, or public assessments, hazard insurance premiums, repairs or other such purposes pursuant to the provisors of this mortgage, and also for any loans or advances that may hereafter be made by the Mortgagee to the Mortgagor under the authority of Sec. 45-55. 1962 Code of laws of South Carolina, as amended, or similar statutes; and all soms so 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 creeted, insured against loss by fire, windstorm and other hazards in a sum not less than the halance due hereunder at any time and in a company or companies acceptable to the Mortgagee, and Mortgager does hereby assign the policy or policies of insurance to the Mortgagee and agrees that all such policies shall be held by the Mortgagee should it so require 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 Mortgagee by registered mail, and should the Mortgager at any time fail to keep said premises insured or fail to pay the premiums for such insurance, then the Mortgagee may cause such improvements to be insured in the name of the Mortgagor and reimburse itself for the cost of such insurance, with interest as hereinalsore provided.
- 4. That the Mortgagor will keep all improvements upon the mortgaged premises in good repair, and should Mortgagor fail to do so the Mortgagor may, at its option, eater upon said premises and make whatever repairs are necessary and charge the expenses for such repairs to the reactgage debt and collect the same under this mortgage, with interest as hereinal-tone 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 before the disc dates thereof and to exhibit the receipts therefor at the offices of the Mortgage minnediately upon payment, and should the Mortgage find to pay such taxes and assessments when the same shall fall due, the Mortgage may, at its option pay the same and charge the massests so paid to the mortgage debt and collect the same under this mortgage, with interest as above provided.
- 7. That if this martgage secures a "construction loan", the Mortgagor agrees that the principal amount of the indebtolicss hereby secured shall be distorted to the Mortgagor in periodic payments, as construction progresses, in accordance with the terms and conditions of a Construction Lean Agreement which is separately executed but is made a part of this mortgage and incorporated herein by reference.
- S. That the Martz cor will not further encounter the premises above described, without the pelas consent of the Mortzager, and should the Mortzager so encounter such premises, the Mortzager may at its option, declare the indicatedness hereby secured to be an additional payable and may institute any proceedings necessary to collect said indicatedness.
- 9. That should the Mortgage about the mortgaged premises by Contract of Sale, Bood for Title, or Deed of Consequence, and the within mortgage indictedness is not paid in fell, the Mortgager or his Fundamentall be required to file with the Association an application for an assumption of the mortgage indictedness, pay the reason of the cost is required by the Association for processing the assumption for an assumption of the mortgage middle Contract of Sale. Bood for Title or Deed of Convergence, and have the interest rate on the book holdence ensuring at the time of transfer modified by increasing the interest rate on the sold box bilance to the maximum rate per anorm periodited to be charsed at that time by applied by Sale Condon Low, or a losser increase in interest rate as may be determined by the Association. The Association will notify the Mortgager of his purchaser of the rew interest rate and mortally paytority and will med him a new posterior than 10 the Mortgager, or his Problems, fad to comply with the provisions of the within purguish the Mortgager, at its option may decline the inhibitodness hereby socied to be immediately due and payable and may institute any proceedings recessary to collect sail inhibitodness.
- 10. That should the Mertgager fed to make payments of principal color treest as doe on the promissory note and the same shall be unped for a persol of them; 190 shows or of the should be any follow to comply with and do be by any hydrons or the should of the Mertgager or my stypilations set out in this constance the Mertgager of its option, new write to the Mertgager at his lost known abbress going here there, set shays in which to rectify the soil defects of delited. Mertgager fall to rectify soil defect the which the soil that who had been considered in the mertal of the first order of the form of the lamber for a lesser treat of the constant to present out to the constant to the constant of the lamber mere set as a major determined by the Armed to the normalization.
- If the dealth Matrice and to robe persons of principal collectors because persons to and dealth an monthly notellight become past due for a person in expect in constitution of 15 days, the Matrices may will at a life deared to the constitution of the Storage of the state of the second in amount equal to five 500 persons of the state of the past due restillment is selected over the extra expense market to the her line of such delargements.
- 12. That the Matrice shocky is good to the Matrice of the expectable council the rich in each of profits is using from the restriction for a term of the right of the first of the council to the council
- IN The the Moreover the ground was confident operated. Moreover, on the five for the effect of the sound of the sound to the product of the fill and a sound to the sound operated of the fill and a sound of the fill and a sound of the fill and a sound operated of the fill and a sound operated of the fill and a sound of the fill and a sound operated of the fill and a sound of the fill and a sound operated of the fill and a sound of the sound of the fill and a sound of the fill and a

(O) (O) (O)

1884 - 1892 - 1894

·

- FORESE