

(3) That said mortgagor will keep unceasingly insured, to the satisfaction of said mortgagee all buildings now or hereafter on said premises against damage not less than \$2,500 in such sums as may be required and in such companies as may be approved by said mortgagee, to the satisfaction of said mortgagee, to whom the proceeds of such insurance shall be payable as his interest may appear, the policies to contain the mortgagee may desire; such proceeds, at the option of said mortgagee, to be applied to the payment of said debt, whether due or not, or, at the option of said mortgagee, to the reconstruction or repairs of said buildings; and in the event of other insurance and contribution among the insurers, the mortgagee shall receive from the aggregate insurance proceeds all amounts secured hereunder; and said mortgagor agrees to pay, promptly when due, all premiums and to deliver to said mortgagee renewals at least three days before policies expire; also to pay when due all taxes, assessments and charges, whether county, state or federal, which now are or may be levied or assessed by law upon said mortgaged premises, or any part thereof, or upon the interest thereon, or upon this mortgage, or the debt or notes secured hereby, or upon the interest paid and payable thereon, without regard to any law hereafter enacted imposing payment of the whole or any part thereof upon said mortgagee; also to discharge any other lien or encumbrance upon the premises, and to exhibit to said mortgagee receipts of the proper persons when required; and on demand of said mortgagee may pay such insurance premiums, cause tax searches to be made and pay such taxes and other charges, with accrued costs and penalties, attending same, including reasonable charges for services or counsel fees of any person employed to pay or discharge same, to adjust amount thereof, and to effect thereto; and said mortgagor covenants to repay forthwith to said mortgagee all amounts paid by him for repairs, insurance premiums, taxes, encumbrances and for all other purposes authorized by this mortgage, and for all such sums, with interest thereon at the highest legal rate, said mortgagee shall have the right to collectible hereunder, and said mortgagee shall be subrogated to all rights of those to whom such payments shall have been made.

if said mortgagor shall make all payments herein stipulated, this mortgage shall be void, and that said mortgagor shall hold said premises until the expiration of some covenant hereof; but that if, before all amounts secured hereby shall be paid in full, with interest, costs and attorneys' fees, or a decision rendered by a court of competent jurisdiction imposing or authorizing the imposition of any specific tax upon mortgages, or upon principal or interest secured by notes or mortgages, or by virtue whereof the owner for the time being of said land shall be liable for any such tax upon said notes and this mortgage, or either of them, or upon the principal or interest thereby secured, and deduct the amount of such taxes hereby secured, or by virtue of which any tax or assessment upon said premises shall be chargeable against the owner of said notes and mortgages, or if said mortgagor does not hold said premises by title which has not good right to encumber the same, or if said premises are not free of all other liens and encumbrances whatsoever, or if any suit has been begun against said mortgagor, or if said mortgagor shall fail to pay any part of principal or interest when due, or to pay any taxes or assessments at least 15 days before the same are due, or to pay forthwith the costs of repairs or improvements, insurance premiums, judgments or liens upon said premises, or in case of the actual removal or removal of any building from said land, or if any injury or waste impair the value of said security, or if it is stipulated herein that the principal debt hereby secured remaining unpaid at that time, with all accrued interest and all other amounts stipulated herein, shall, at the option of said mortgagee, be immediately due and collectible, without notice, notwithstanding anything contained herein or in said notes or in any law hereafter enacted, and no failure of said mortgagee to exercise such option shall be deemed a waiver of his right to do so subsequently, nor shall any failure of said mortgagor to pay the same, be deemed a waiver of any amount herein authorized, or his failure to pay the same, be deemed a waiver of any amount herein authorized, or his failure to pay the same, be deemed a waiver of any amount herein authorized, or his failure to pay the same, be deemed a waiver of any amount herein authorized.

at all rents and profits of said premises accruing after any payment herein agreed upon shall be past due and unpaid are hereby assigned by said mortgagor to said mortgagee, who may, without regard to the value of said premises or the adequacy of any security for said debt, enter, by himself or agents, upon said premises and take possession and control thereof, lease the same and collect such rents and profits and apply the net proceeds thereof (after deducting payments for improvements of premises, collection of rents and all other proper credits) upon said debt, interest, costs or expenses, without liability to account to said mortgagor for any actual loss or neglect in collecting such rents or profits; and for this purpose the mortgagor hereby agrees that any Judge of said State may, in any County in said State, at chambers or otherwise, appoint a receiver with full authority in this regard.

if any part of the principal, interest or other sum herein stipulated be at any time past due and unpaid, or if said notes be placed in the hands of an attorney or for the protection of the mortgagee's interests, or if said debt or any part thereof be collected by an attorney or by legal proceedings of said mortgagee shall also recover of said mortgagor a reasonable fee, not less than ten percent of whole amt due (which said mortgagor hereby agrees is a reasonable fee), for the mortgagee's services, and that for such fee, with interest thereon at the highest legal rate, and all costs and expenses incurred by the mortgagee, he shall have the right to collectible hereunder.

at all provisions hereof shall extend to and bind all mortgagors and mortgagees, whether one or more of each, and whether men, women, corporations, partnerships, or to the same extent as though the words "her," "its," "their" or other suitable words were formally inserted at the proper places herein; also the heirs, administrators, successors and assigns of said parties, respectively, and that any notice or demand in any case arising hereunder may be sufficiently made by mail in any postoffice, station or letterbox, enclosed in a postpaid envelope, addressed to said mortgagor at the last address furnished by him to said mortgagee.

at said mortgagor, who is a member of said mortgagee association, shall comply with every provision of the by-laws thereof and all past and future rules and regulations adopted by authority thereof; and if said mortgagor shall break this covenant or cease to be a member of said association, the principal of said mortgagee, said debt shall become immediately due and this mortgage may be foreclosed as is more fully provided in the fourth covenant hereof.

Witness my hand and seal the 29th day of May in the year of our Lord one thousand, nine hundred and twenty and in the one hundred and forty-fourth year of the Sovereignty and Independence of the United States of America.

Signed, Sealed and Delivered in the Presence of:

<u>Anna M. Beaty</u>	<u>Edward J. Ross</u>	(L. S.)
<u>Mary Wilburn</u>		(L. S.)
		(L. S.)
		(L. S.)

STATE OF SOUTH CAROLINA,  
County of Greenville.  
Personally appeared before me Mary Wilburn  
and made oath that she saw the within named Edward J. Ross  
sign, seal and as his act and deed deliver the within written deed; and that she with Anna M. Beaty witnessed the execution thereof.

Sworn to and subscribed before me this 29th day of May A. D. 1920.  
Stephen Nettles (L. S.)  
Notary Public for South Carolina. Mary Wilburn

STATE OF SOUTH CAROLINA,  
County of Greenville.  
I, E. A. James a notary public in and for the State of South Carolina, do hereby certify unto all whom it may concern that Mrs. Ella J. Ross the wife of the within named Edward J. Ross did this day appear before me, and upon being privately and separately examined by me, did declare that she does freely, voluntarily and without any compulsion, dread or fear of any person or persons whomsoever, renounce, release and forever, relinquish unto the within named Home Building and Loan Association and his heirs, successors and assigns, all her interest and estate, and also all her right and claim of dower of, in or to all and singular the premises within mentioned and released.

Given under my hand and seal this 29th day of May A. D. 1920.  
E. A. James (L. S.)  
Notary Public for South Carolina. Ella J. Ross

Recorded 1st June 1920.