

kind and nature, now on said property, or hereafter erected or placed thereon, in good order and condition; will not permit any houses on said property to become vacant or unoccupied; will rebuild, repair, and restore any uninsured buildings, fences, fixtures, or other improvements that may be destroyed or damaged by fire or windstorm or otherwise; will maintain and work the above-described premises in a good and husbandlike manner; will not commit or permit waste on said property or the destruction or removal from said property of any buildings, fences, fixtures, or improvements of any kind whatsoever; and will not cut, use, or remove, or permit the cutting, use or removal of any wood, trees, or timber on said property, for sawmill, turpentine, or other uses or purposes, except for firewood for use on said premises and ordinary farm purposes, without the written consent of the Mortgagee; and will not cause or permit injury or change of any kind to or in any part of the premises, or any buildings, fences, fixtures, or improvements thereon. All fixtures and improvements of every kind whatsoever now on said property or hereafter placed thereon are, and shall immediately be and become, subject to all the terms, conditions and covenants^{contained} in said note and this mortgage.

6. That if he fails to pay any insurance premium, as provided for above, the Mortgagee may pay the same, and all sums so paid shall bear interest at the rate of five per centum (5%) per annum from the date when advanced and shall be secured by this mortgage. If the premises covered hereby or any part thereof shall be damaged by fire or other hazard against which insurance is held as hereinbefore provided, the amounts paid by any insurance company pursuant to the contract of insurance shall, to the extent of the indebtedness then remaining unpaid, be paid to the Mortgagee, and, at its option, may be applied to the debt so released for the repairing or rebuilding of the premises.

7. That he hereby assigns to the Mortgagee all of the crops sown or growing upon the said mortgaged premises at the time of any default hereunder and thereafter and all the rents, issues, and profits of the mortgaged premises from and after any default hereunder, and should legal proceedings be instituted pursuant to this instrument, then the Mortgagee shall have the right to have a receiver appointed to take charge of the said mortgaged premises, and the crops sown or growing thereon, together with said rents, issues, and profits, who, after deducting all charges and expenses attending such proceedings and the execution of his trust as receiver, shall apply the residue of the rents, issues, and profits toward the payments of the debt secured hereby.

It is agreed that the Mortgagor shall hold and enjoy the premises above conveyed until there is a default under this mortgage or in the note secured hereby. It is the true meaning of this instrument that if the Mortgagor shall fully perform all the terms, conditions, and covenants of this mortgage, and of the note secured hereby, that then this mortgage shall be utterly null and void; otherwise to remain in full force and virtue. If there is a default of any of the terms, conditions, or covenants of this mortgage, or of the note secured hereby, then, at the option of the Mortgagee, all sums then owing by the Mortgagor to the Mortgagee shall become immediately due and payable and this mortgage may be foreclosed. The Mortgagor waives the benefit of any appraisement laws of the State of South Carolina. Should any legal proceedings be instituted for the foreclosure of this mortgage, or should the Mortgagee become a party to any suit involving this mortgage or the title to the premises described herein, or should the debt secured hereby or any part thereof be placed in the hands of an attorney at law for collection by suit or otherwise, all costs and expenses (including continuation of abstract) incurred by the Mortgagee, and a reasonable attorney's fee, shall thereupon become due and payable immediately or on demand, at the option of the Mortgagee, as a part of the debt secured hereby, and may be recovered and collected hereunder.

The covenants herein contained shall bind, and the benefits and advantages shall inure to, the respective heirs, executors, administrators, successors, and assigns of the parties hereto. Whenever used, the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

Witness my hand and seal this 9th day of November, 1939.

Signed, sealed, and delivered in presence of:

Margaret D. Smith

George R. Koester, Jr. (SEAL)

Marion Brawley, Jr.

State of South Carolina,
County of Greenville.

ss:

Personally appeared before me Margaret D. Smith, and made oath that she saw the within-named George R. Koester, Jr., sign, seal, and as his act and deed deliver the within deed, and that deponent, with Marion Brawley, Jr., witnessed the execution thereof.

Sworn to and subscribed before me this
9th day of November, 1939.

Margaret D. Smith

Marion Brawley, Jr.

Notary Public for South Carolina.