The Mortgagor further covenants and agrees as follows:

- (1) That this mortgage shall secure the Mortgagee for such further sums as may be advanced hereafter, at the option of the Mortgagee, for the payment of faxes, insurance premiums, public assessments, repairs or other purposes pursuant to the covenants herein. This mortgage shall also secure the Mortgagee for any further toens, advances, readvances or credits that may be made hereafter to the Mortgagee to long as the total indebtedness thus secured does not exceed the original amount shown on the face hereof. All sums so advanced shall been interest as the same rate as the mortgage debt and shall be payable on demand of the Mortgagee unless otherwise provided in writing.
- (2) That it will keep the improvements now existing or hereafter erected on the mortgaged property insured as may be required from time to time by the Mortgagee against loss by fire and any other hexards specified by Mortgagee; in an amount not less than the mortgage debt, or in such amounts as may be required by the Mortgagee, and in companies acceptable to it, and that all such policies and renewals thereof shall be held by the Mortgagee, and have attached thereto loss payable clauses in favor of, and in form acceptable to the Mortgagee, and that it will pay all premiums therefor when due; and that it does hereby assign to the Mortgagee the proceeds of any policy insuring the mortgaged premises and does hereby authorize each insurance company concerned to make payment for a loss directly to the Mortgagee, to the extent of the balance owing on the Mortgage debt, whether due or not.
- (3) That it will keep all improvements now existing or hereafter erected in good repair, and, in the case of a construction loan, that it will continue construction until completion without interruption, and should it fail to do so, the Mortgagee may, at its option, enter upon said premises, make whatever repairs are necessary, including the completion of any construction work underway, and charge the expenses for such repairs or the completion of such construction to the mortgage debt.
- (4) That it will pay, when due, all taxes, public assessments, and other governmental or municipal charges, fines or other impositions against the mortgaged premises. That it will comply with all governmental and municipal laws and regulations affecting the mortgaged
- (5) That it hereby assigns all rents, issues and profits of the mortgaged premises from and after any default hereunder, and agrees that, should legal proceedings be instituted pursuant to this instrument, any judge having jurisdiction may, at Chambers or otherwise, appoint a receiver of the mortgaged premises with full authority to take possession of the mortgaged premises and collect the rents, issues and profits, including a reasonable rental to be fixed by the Court in the event said premises are occupied by the mortgager and after deducting all charges and expenses attending such preceding and the execution of its trust as receiver, shall apply the residue of the rents, issues and profits toward the payment of the debt secured hereby.
- (6) That if there is a default in 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 Moragagor to the Mortgagee shall become immediately due and payable, and this mortgage may be foreclosed. Should any legal proceedings be instituted for the foreclosure of this mortgage, or should the Mortgagee become a party of 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 any attorney at lew for collection by suit or otherwise, all costs and expenses 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, 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.
- (7) 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 coverants of the mortgage, and of the note secured hereby, that then this mortgage shall be ulterly null and void; otherwise to remain in full
- That the covenants herein contained shall bind, and the benefits and advantages shall inure to, the respective heirs, executors, training successors and assigns, of the painties harely whenever used the singular shall included the plural the clust the singular

STATE OF SOUTH CAROLINA COUNTY OF Public for South Carolina. STATE OF SOUTH CAROLINA COUNTY OF South Carolina. Personally appeared the undersigned witness and made oath that (s)he saw the within mamed more again, seal and as its act and deed deliver the within written instrument and that (s)he, with the other witness subscribed above witnessed the execution thereof. SWORN to before me just 9th day of October \$2500115. STATE OF SOUTH CAROLINA. RENUNCIATION OF DOWER COUNTY OF I, the undersigned Notary Public do hereby certify unto all whom it may concern that the undersigned wife (wives) of the above remed more against year and as a subscribed above the subscribed with the subscribed with the subscribed with the subscribed with the undersigned wife (wives) of the above remed more against year, renounce, release and of the country of the subscribed wife in the deed freely religible to the more against the propose of the subscribed and released. COUNTY OF I, the undersigned Notary Public do hereby certify unto all whom it may concern that the undersigned wife (wives) of the above remed more paged to the subscribed above the propose of the subscribed above the undersigned wife (wives) and the subscribed above the propose of the propose of the subscribed above the within members of the propose of the pr	WITNESS the Mortgagor's hand and sea	licable to all genders.	of ctoher	19 61		
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Personally appeared the undersigned witness and made oath that (s)he saw the within named more again, seal and as its act and deed deliver the within written instrument and that (s)he, with the other witness subscribed above witnessed the execution thereof. SWORN to before me that 9th day of October 19 61 STATE OF SOUTH CAROLINA. COUNTY OF I, the undersigned Notary Public, do hereby certify unto all whom it may concern that the undersigned wife (wives) of the above named mortgagor(s) respectively, did, this day appear before me, and each, upon being privately and selected wife (wives) of the above named mortgagor(s) respectively, with the mortgagor(s) and the mortgagor(s) and the mortgagor(s) and the mortgagor(s) here or successors and assigns, all her interest and estate, and all her right and claim of dower of, in and to all and singular the premises within mentioned and released. (SEAL) (SEAL)	STATE OF SOUTH CAROLINA			PROBÀTE		
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I, the undersigned Notary Public, do hereby certify unto all whom it may concern, that the undersigned wife (wives) of the above named mortgagor(s) respectively, did, this day eppear before me, and each, upon being privately and selected examined by me, did declare that she does freely, voluntarily, and without any compulsion, dread or fear of any person whome over, renounce, release and forever relinquish unto the mortgagoe(s) and the mortgagoe's(s') heirs or successors and assigns, all her inverest and estate, and all her right and claim of dower of, in and to all and singular the premises within mentioned and released. XXX day of November 19 61 (SEAL)	STATE OF SOUTH CAROLINA			the state of the s		
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