The Mortgagor further, covenants and agrees as follows:

WITNESS the Mortgagor's hand and seel this  $-28\,th$  SIGNED, sealed and delivered in the presence of:

- (1) That this mortgage shall secure the Mortgages for such furties, sums as may be advanced hereafter, at the option of the Mortgages for the payment of taxes, insurance premiums, public assessments, repairs or other purposes pursuant to the covenants herein. This mortgage shall also secure the Mortgages for any further leans, advances, readvances or credits that may be made hereaffer to the Mortgages so long as the total indebtedness thus secured does not exceed the original amount shown on the face 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 renewels thereof shall be held by the Mortgagee, and have attached thereto loss payable clauses in favor of, and inform 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 guthorize 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 fall to do so, the Mortgagee may, at its option, enfor 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 premises.
- (5) That it hereby assigns all rents, issues and profits of the mertgaged 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 etherwise, appoint a receiver of the mortgaged premises, with full authority to take possession of the mortgaged premises and cellect the rents, issues and profits, including a reasonable rental to be fixed by the Court in the event said premises are occupied by the margagor and after deducting all charges and expenses attending such proceeding 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 tife to the premises described herein, or should the debt secured hereby or any part thereof be placed in the hands of any attorney at law 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 deshand, 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 utterly null and void; otherwise to remain in full force and virtue.
- (8) That 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 shall included the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

October

19 61

Charlotte Lucas	x Paul B Clark	(SEAL)
Janes M. Cooper	x dne 16 Clark	(SEAL
		(SEAL
		(SEAL
STATE OF SOUTH CAROLINA	PROBATE	
COUNTY OF GREENVILLE		
paper sign, seal and as its act and deed deliver the within writerseed the execution thereof.  SWORN to before me this 28th day of October	undersigned witness and made oath that (s)he saw the within litten instrument and that (s)he, with the other witness subs	
Mon Francis TN Wilson (SEAL) Notary Public for South Carolina.	Charlotte Luc	as.
STATE OF SOUTH CAROLINA	RENUNCIATION OF DOWER	
signed wife (wives) of the above named mortgagor(s) respective arately examined by me, did declare that she does freely, you ever, renounce, release and forever relinquish unto the mortgagor and extend the mortgagor and extend all her right and claim of dower of, in	untarily, and without any compulsion, dread or fear of any per pec(s) and the mortgagee's(s') heirs or successors and assign	itely and sep reen whomes s, all her in
CIVEN under 1977 hand and seel this 28th day set 10c tober 19 61	& Line 7 Clark	
Nater Public for South Carolina.	7th, 1%1, at 9:30 A.M. #11755	