

The Mortgagor further covenants and agrees as follows:

- (1) That this mortgage shall secure the Mortgagor for such further sums as may be advanced hereunder, of the order of a bank, for the payment of taxes, insurance premiums, public assessments, repairs or other purposes mentioned in the covenants hereon. This mortgage shall also secure the Mortgagor for any further loans, advances, readvances or credits that may be made hereunder by the Mortgagor by the Mortgagor as long as the total indebtedness thus secured does not exceed the original amount shown on the face hereof. All sums so advanced shall bear interest at the same rate as the mortgage debt and shall be payable as provided in the covenants unless otherwise provided in writing.
- (2) That it will keep the improvements now existing or hereafter created on the mortgaged property insured as may be required from time to time by the Mortgagee against loss by fire and any other hazards specified by Mortgagee in an agreement not less than the mortgage debt, or in such amount as may be required by the Mortgagee, and in companies acceptable to it, and that all such policies and contracts insured shall be held by the Mortgagee, and have attached thereto such payable clauses in favor of, and in such amounts to the Mortgagee, and that it will pay all premiums thereon 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 substantial part, that it will continue construction until completion without interruption, and should it fail to do so, the Mortgagee may, in its option, enter upon said premises, make whatever repairs are necessary, including the completion of any construction work underway, and charge the cost thereof 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 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 the option of either the mortgagor or the mortgagee, appoint a receiver of the mortgaged premises, with full authority to take possession of the mortgaged premises, to 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 mortgagor, and after deducting all charges and expenses attending such proceedings and the payment of the debt as herein provided, shall send 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 in the option of the Mortgagee, all sums then owing by the Mortgagor in the Mortgage shall become immediately due and payable, and this mortgage may be foreclosed. Should any legal proceedings be instituted for the enforcement of this mortgage, or should the mortgagor become a party of any suit involving this mortgage or the title to the premises described herein, the Mortgagee may, at its option, retain a copy of any suit involving this mortgage or the title to the premises described herein, and may, at its option, cause to be filed in the hands of any attorney at law for attention by suit or otherwise, all papers and documents in the mortgage, and a reasonable attorney's fee, shall thereupon become due and payable immediately to the Mortgagee, and the Mortgagee, as a party to the suit 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 covenants 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 include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

WITNESSE the Mortgagor's hand and seal this 11th day of July 1967
 SIGNED, sealed and delivered in the presence of:
 Louise P. Ellenburg
 Joe A. Phillips
 Donald Hugh Cartmel (SEAL)
 Dorothy Cartmel (SEAL)
 _____ (SEAL)
 _____ (SEAL)

STATE OF SOUTH CAROLINA PROBATE
 COUNTY OF Greenville
 Personally appeared the undersigned witness and made oath that (s)he saw the within named mortgagor and witness sign the set and read the within written instrument and that (s)he, with the other witness subscribed above witnessed the execution thereof.
 Witness my hand at this 11th day of July 1967.
 Joe A. Phillips (SEAL) Louise P. Ellenburg

STATE OF SOUTH CAROLINA RENUNCIATION OF DOWER
 COUNTY OF Greenville
 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 separately examined by me, did declare that she does freely, voluntarily, and without any compulsion, dread or fear of any person whatsoever, renounce, release and forever relinquish unto the mortgagor(s) and the mortgagor's (s) heirs or successors and assigns, all her interest and claim, and all her right and claim of dower of, in and to all and singular the premises within mentioned and released.
 11th day of July 1967
 Joe A. Phillips (SEAL) Dorothy Cartmel
 Notary Public, South Carolina.
 Recorded July 19, 1967 at 1:14 P. M., #2323.