

The Mortgagee further covenants and agrees:

- (1) That this mortgage shall secure the Mortgagee in the payment of the mortgage, for the payment of taxes, insurance premiums, and other charges. This mortgage shall also secure the Mortgagee in the payment of the mortgage by the Mortgagee to any of the following: (a) the principal and interest hereof; all sums so advanced shall bear interest at the rate of _____ per annum unless otherwise provided in writing;
- (2) That it will keep the improvements now existing or hereafter erected, or to be erected, in good repair, and if any be required from time to time by the Mortgagee, it will, by the payment of the mortgage debt, or in such amounts as may be required by the Mortgagee, cause the same to be repaired, and the cost of such repairs and renewal thereof shall be held by the Mortgagee, and not attached to the principal of the mortgage, in favor of the Mortgagee, and that it will pay all premiums on fire and other policies insuring the premises, and shall hereby indemnify the Mortgagee against the loss of any policy insuring the mortgaged premises and shall hereby indemnify the Mortgagee against the loss of any policy insuring the mortgage, to the extent of the balance owing on the mortgage at the time of such loss;
- (3) That it will keep all improvements now existing or hereafter erected, or to be erected, in good repair, and in the case of a construction loan, that it will continue construction until completion without interruption, and in the event of failure 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 necessary, and charge the expenses for such repairs or the completion of such construction to the Mortgagee;
- (4) That it will pay, when due, all taxes, public assessments and other governmental or municipal charges, fees 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 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 writ said premises are occupied by the Mortgagee 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 Mortgagee 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 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 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 Mortgagee 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 Mortgagee 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 herein. Whenever used, the singular shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders;

WITNESS the Mortgagee's hand and seal this 23rd day of February, 1970.

SIGNED, sealed and delivered in the presence of:

Robert M. Daniel _____ Robert A. Burns _____ (SEAL)

Pauline W. Jones _____ _____ (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 sign, 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 this 23rd day of February, 1970.

Robert M. Daniel _____ (SEAL) Pauline W. Jones _____

Notary Public for South Carolina. My COMMISSION EXPIRES: _____

DECEMBER 10, 1970

STATE OF SOUTH CAROLINA } MORTGAGOR: NOT MARRIED

COUNTY OF _____ } RENUNCIATION OF DOWER

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, duress, or fear, of any person whatsoever, renounce, release and forever relinquish unto the mortgagor(s) and the mortgagee(s) hereof, all her (their) right, interest and estate, and all her (their) right and claim of dower, in and to, all and singular the premises within mentioned and released.

GIVEN under my hand and seal this _____ day of _____ 1970.

_____ (SEAL)

Notary Public for South Carolina.

Recorded Feb. 24, 1970 at 10:11 A.M. #18613