

The Mortgagee further covenants and agrees as follows:

- (1) That this mortgage shall secure the Mortgagee for each further sum as may be advanced hereafter, in the option of the Mortgagee, for the payment of taxes, insurance premiums, public assessments, repairs or other purposes appertaining to the premises herein. This mortgage shall also secure the Mortgagee for any further taxes, insurance, assessments or credits that may be made hereafter to the Mortgagee by the Mortgagee as long as the total indebtedness there secured does not exceed the original amount shown on the tax books. All sums so advanced shall bear interest at 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 they be required from time to time by the Mortgagee against loss by fire and any other hazards 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 satisfactory to it, and that all such policies and renewals thereof shall be held by the Mortgagee, and have attached thereto the requisite clauses in favor of, and in form acceptable 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 separate company concerned to make payment for its full 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 event of a construction plan, that it will complete 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 expense for such repairs or the completion of such construction to the mortgage debt.
- (4) That it will, 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 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 fee to be fixed by the Court in the event said premises are occupied by the Mortgagee and other 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 to any such proceedings, this mortgage as from the date of the pending described herein, or should the debt secured hereby in 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 satisfied 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 this mortgage, and of the note secured hereby, then this mortgage shall be voidly null and void; otherwise to remain in full force and effect.
- (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, whomsoever 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 26 day of March 1970

James Howard
James Howard

James S. Fisher
Beulah Ann Fisher
(SEAL)
(SEAL)
(SEAL)
(SEAL)

STATE OF NORTH CAROLINA
COUNTY OF GREENVILLE

FOREBYE

Personally appeared the undersigned witness and made oath that (s)he saw the within named mortgagor sign, seal and so by and read and did believe the within named instrument and that (s)he, with the other witness subscribed above witnessed the execution thereof.

WITNESS my hand and seal this 26 day of March 1970
Henry Public for North Carolina
Henry Public for North Carolina

James Howard
James Howard

STATE OF NORTH CAROLINA
COUNTY OF GREENVILLE

RENUNCIATION OF DOWER

I, the undersigned Henry Public, do hereby certify unto all whom it may concern, that the under signed wife (above) 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 whomsoever, renounce, release and forever relinquish unto the mortgagor(s) and the mortgagee(s)' heirs or successors and assigns, all her interest and estate, and all her right and claim of dower in, in and to all and singular the premises within mentioned and released.

GIVEN under my hand and seal this 26 day of March 1970
Henry Public
Henry Public for North Carolina

Beulah Ann Fisher
Beulah Ann Fisher

Recorded March 30, 1970 at 10:45 A. M., #21241.

COUNTY CLERK