

The Mortgagor further covenants and agrees as follows:

- (1) That this mortgage shall secure the performance of the Mortgagee for the payment of taxes, insurance, premiums, and other charges. This mortgage shall also secure the Mortgagee for the performance of the Mortgagor by the Mortgagee as long as the real estate remains in the hands of the Mortgagee. 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 and premises insured from time to time by the Mortgagee against loss by fire, theft, and other perils, or in such amounts as may be required by the Mortgagee. The renewals thereof shall be held by the Mortgagee, and the Mortgagee shall pay all premiums thereon. The Mortgagee shall also maintain any policy insuring the mortgaged premises and shall pay the cost thereof directly to the Mortgagee, to the extent of the balance of the mortgage.
- (3) That it will keep all improvements and premises in good repair, and that it will continue construction until completed. The Mortgagee shall enter upon said premises, make whatever repairs and improvements it may deem proper, and charge the expenses for such repairs or the completion of such improvements to the Mortgagor.
- (4) That it will pay, when due, all taxes, public assessments, and other charges against the mortgaged premises. That it will comply with all orders and judgments of the court in respect to the mortgaged premises.
- (5) That it hereby assigns all rents, issues and profits of the mortgaged premises, and that should legal proceedings be instituted pursuant to this mortgage, the Mortgagee may, at its option, appoint a receiver of the mortgaged premises, with full authority to collect all rents, issues and profits, including a reasonable rental to be paid by the Mortgagor, and after deducting all charges and expenses attending such proceedings, to pay the residue of the rents, issues and profits toward the payment of the mortgage.
- (6) That if there is a default in any of the terms, conditions or covenants of this mortgage, the Mortgagee shall have the option of the Mortgagee, all sums then owing by the Mortgagor to the Mortgagee, and this mortgage may be foreclosed. Should any legal proceedings be instituted against the Mortgagor or any part thereof be placed in the hands of any attorney at law, or any other person, the Mortgagee, and a reasonable attorney's fee, shall be paid by the Mortgagor to the Mortgagee, as a part of the debt secured hereby, and may be reported and collected as such.
- (7) That the Mortgagor shall hold and enjoy the premises above conveyed with there is a default under the mortgage or the debt secured hereby. It is the true meaning of this instrument that if the Mortgagee shall not perform all the covenants and conditions of the mortgage, and of the note secured hereby, that then this mortgage shall be void and of no force and virtue.
- (8) That the covenants herein contained shall bind, and the benefits and advantages shall inure to, the heirs, administrators, successors and assigns, of the parties hereto. Whenever used, the singular shall include the plural, the male shall include the use of any gender shall be applicable to all genders.

WITNESS the Mortgagor's hand and seal this 9th day of February 1971.
 SIGNED, sealed and delivered in the presence of:
W.E. Gurdner
Jackie Francis
James H. Ray
Margie D. Ray
Hazel B. Ray

STATE OF SOUTH CAROLINA
 COUNTY OF GREENVILLE
 Personally appeared the undersigned witness and made oath that she was the wife of the mortgagor and that she witnessed the execution thereof.
 SWORN to before me this 9th day of February 1971.
W.E. Gurdner
 Notary Public for South Carolina. MY COMMISSION EXPIRES NOVEMBER 21, 1981.

STATE OF SOUTH CAROLINA
 COUNTY OF GREENVILLE
 I, the undersigned Notary Public, do hereby certify, under oath, that the undersigned wife (wives) of the above named mortgagor(s) respectively, did this day appear before me, and read, upon being privately and separately examined by me, did declare that she does freely, voluntarily, and without any compulsion, fraud or force of any person, do hereby, renounce, release and forever relinquish unto the mortgagee(s) and the mortgagee(s) heirs 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 related.
 GIVEN under my hand and seal this 9th day of February 1971.
W.E. Gurdner
 Notary Public for South Carolina. MY COMMISSION EXPIRES NOVEMBER 21, 1981.
Margie D. Ray
 Hazel B. Ray

Recorded Feb. 12, 1971 at 1:15 P. M., #18790.