The Mortgagor further covenants and agrees as follows:

(1) That this mortgage shall secure the Mortgagee for such further sum or sums as may be advanced hereafter, for the payment of taxes, insurance premiums, public assessments, repairs or for any other purpose for which the Mortgagee may elect to make advances under this mortgage. This mortgage shall also secure the Mortgagee for any and all indebtedness of the Mortgagor to the Mortgagee, however created, whether now existing or hereafter arising, whether the same be direct or indirect, absolute or contingent, joint or several, or joint and several, and whether the Mortgagor be bound alone or with others and whether the same be recovered against the Mortgagor or barred by the statute of limitations at the time suit is brought hereon. All sums advanced hereunder shall bear interest at the rate provided in the note secured hereby, 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 other hazards, casualties and contingencies in such amounts and for such periods as may be required by the Mortgagee and that it will deliver the policies to the Mortgagee as soon as issued. In the event of loss, Mortgagor will give immediate notice by mail to the Mortgagee, who may make proof of loss if not made promptly by Mortgagor, and each insurance company concerned is hereby authorized and directed to make payment for such loss directly to the Mortgagee, instead of to the Mortgagor and Mortgagee jointly, and the insurance proceeds, or any part thereof, may be applied by Mortgagee at its option either to the reduction of the indebtedness hereby secured or to the restoration or repair of the property damaged. In the event of foreclosure of this mortgage or other transfer of title to the mortgaged property in extinguishment of the indebtedness secured hereby, all right, title and interest of the Mortgagor in and to any insurance policies then in force shall pass to the purchaser or grantee.

(3) That it will keep all improvements now existing or hereafter erected on the mortgaged property in good repair and that it will continue construction until completion of any building now or hereafter started; that it will not remove or demolish any building thereon; that it will not commit or suffer any waste on said premises; that it will cultivate and maintain said property in a good and husbandlike manner; that it will comply with all present and future laws, ordinances and regulations of all governmental authorities affecting said premises or the use thereof; that it will not initiate or acquiesce in any change in any zoning ordinance, private restriction, policy of hazard insurance or any other matter affecting said premises without the Mortgagee's prior written consent; that it will enter upon said premises, make such repairs and do such work as may be requested by the Mortgagee to preserve the value of said premises, and that it will pay the Mortgagee on demand the amount expended by the Mortgagee to charge the expenses for such repairs or work to the Mortgagor and to secure the payment thereof by this mortgage.

(4) That it will pay, when due, all taxes, public assessments, water rates and other governmental or municipal charges, fines or impositions for which provision has not been made hereinabove, and will promptly deliver the official receipts therefor to the Mortgagee. In the event of the passage after the date of this mortgage of any law of this State deducting from the value of land for the purpose of taxation any lien thereon, or changing in any way the laws for the taxation of mortgages or debts secured by mortgages for state or local purposes, or the manner of the collection of any such taxes, so as to affect this mortgage or the debt secured hereby, then the Mortgagor will pay all such taxes, charges or assessments, or reimburse the Mortgagee therefor; provided, however, that if in the opinion of counsel for the Mortgagee it might be unlawful to require the Mortgagor to make such payment or the making thereof might result in the imposition of interest beyond the maximum amount permitted by law, then and in either such event the Mortgagee may elect, by notice in writing given to the Mortgagor, to declare all of the indebtedness secured hereby to be and become due and payable sixty days from the giving of such notice. Should the Mortgagee pay for insurance on the mortgaged property, the Mortgagor will reimburse the Mortgagee therefor on demand; and all such payments shall bear interest at the rate provided in the note secured hereby, unless otherwise provided in writing. Mortgagor's failure to pay taxes, assessments, insurance premiums, liens, costs, fees and other charges as herein provided shall constitute a default hereunder.

(5) That it hereby assigns all rents, issues and profits of the mortgaged premises as additional security hereunder, such assignment to become effective only upon default hereunder, and that, should legal proceedings be instituted for the foreclosure of this mortgage or should the Mortgagee otherwise, appoint a receiver of the mortgaged premises. Such receiver may enter upon, take and maintain full control of the premises, and may rent the same and collect all rents, issues and profits, including arrearages, accruing during the pendency of such foreclosure suit and during any redemption period, and may apply the same, after payment of all charges and expenses, on account of the indebtedness secured hereby in such manner as the court may direct. Mortgagor will pay monthly in advance to the Mortgagee, or to any receiver appointed to collect said rents, issues and profits, the fair and reasonable rental value for the use and occupancy of such part of the premises as may be in possession of the Mortgagor and after deducting all charges and expenses attending the collection of the rents, issues and profits, including reasonable attorney's fees, apply the residue of the rents, issues and profits received on account of the indebtedness secured hereby.

(6) That if there is a default in any of the terms, conditions or provisions of this mortgage or of the note secured hereby, or if any warranty or representation made by the Mortgagor herein or in any application for a loan secured hereby shall prove to be false in any material respect, then at the option of the Mortgagee, all sums then owing by the Mortgagor 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 title to the premises covered hereby, 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, including reasonable attorney's fees, shall be paid by the Mortgagor, and a reasonable attorney's fee, shall thereupon become due and payable to 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 default hereunder. 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, then this mortgage shall be satisfied and released at the cost of the Mortgagor; otherwise it shall 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 number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

WITNESS the Mortgagor's hand and seal this 14th day of September, 1970.

SIGNED, sealed and delivered in the presence of:

Margaret R. Garrett

Ted H. McDaniel

Mary Lucas (SEAL)

(SEAL)

(SEAL)

(SEAL)

STATE OF SOUTH CAROLINA

COUNTY OF GREENVILLE

PROBATE

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 14th day of September, 1970.

Ted H. McDaniel (SEAL)

Notary Public for South Carolina.

My Commission Expires: 11/4/1980

Margaret R. Garrett

STATE OF SOUTH CAROLINA

COUNTY OF GREENVILLE

RENUNCIATION OF DOWER

I, the undersigned Notary Public, do hereby certify unto all whom it may concern that Mrs. Mary Lucas the wife (wives) of the above named mortgagor(s) respectively, did this day appear before me, and 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 or persons whomsoever, renounce, release and forever relinquish unto the mortgagee(s) and the mortgagee's(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 released.

GIVEN under my hand and seal this

14th day of September, 1970.

Ted H. McDaniel (SEAL)

Notary Public for South Carolina.

My Commission Expires: 11/4/1980

Recorded Feb. 12, 1971 at 2:19 P.M. #17777