

The Mortgagor further covenants and agrees as follows:

- (1) That this mortgage shall secure the Mortgagee's debt to the Mortgagor, for the payment of taxes, insurance premiums, and other charges. This mortgage shall also secure the Mortgagee's debt to the Mortgagor by the Mortgagee so long as the total amount of such debt hereof. All sums so advanced shall bear interest at the same rate as the mortgage unless otherwise provided in writing.
- (2) That it will keep the improvements now existing or hereafter made on the premises from time to time by the Mortgagee against loss by fire and any other cause, and against mortgage debt, or in such amounts as may be required by the Mortgagee, and shall cause the renewals thereof shall be held by the Mortgagee, and have binding effect on the Mortgagor, and that it will pay all premiums therefor when due, and shall cause any policy insuring the mortgaged premises and does hereby agree to pay the same directly to the Mortgagee, to the extent of the balance owing on the mortgage.
- (3) That it will keep all improvements now existing or hereafter made on the premises that it will continue construction until completion without interruption, and shall cause to enter upon said premises, make whatever repairs are necessary, including the cost thereof, charge the expenses for such repairs or the completion of such construction to the Mortgagor.
- (4) That it will pay, when due, all taxes, public assessments, and other governmental charges against the mortgaged premises. That it will comply with all governmental and assessment laws and ordinances applicable to the premises.
- (5) That it hereby assigns all rents, issues and profits of the mortgaged premises from and after the date that should legal proceedings be instituted pursuant to this instrument, any judgment, decree or order of a court of law, appoint a receiver of the mortgaged premises, with full authority to collect, receive, and disburse the rents, issues and profits, including a reasonable rental to be fixed by the Court in the event and pending the proceedings, and after deducting all charges and expenses attending such proceedings and the execution of its trust as aforesaid, 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 if the debt secured hereby, or 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 debt secured hereby become a part 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 to and for the benefit of 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 there is a default under this mortgage or in the debt 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 in violation of its 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.

WITNESS the Mortgagor's hand and seal this 29 day of March 1971  
SIGNED, sealed and delivered in the presence of:

(H) Sharon Tate \_\_\_\_\_ (SEAL)  
 (W) J. Dennis Fenwick \_\_\_\_\_ (SEAL)  
 \_\_\_\_\_ (SEAL)  
 \_\_\_\_\_ (SEAL)

STATE OF SOUTH CAROLINA PROBATE  
COUNTY OF \_\_\_\_\_

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 29 day of March 19 71  
Notary Public for South Carolina, 1973 (SEAL) Sharon Tate

STATE OF SOUTH CAROLINA RENEUNCIATION OF DOWER  
COUNTY OF \_\_\_\_\_

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 mortgagee(s) and the mortgagee's (r) 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 29 day of March 22-1971, 71  
J. Dennis Fenwick Dec-14-1988 (SEAL) J. Dennis Fenwick  
Notary Public for South Carolina

Recorded March 30, 1971 at 2:00 P. M., #22608.