

The Mortgagor further covenants and agrees as follows:

- (1) That this mortgage shall secure the Mortgagee in the payment of the principal of the mortgage, for the payment of taxes, insurance, assessments, and other charges, and the interest thereon. This mortgage shall also secure the Mortgagee in the payment of the principal of the mortgage by the Mortgagor so long as the same shall be due and unpaid hereof. All sums so advanced shall bear interest at the same rate as the principal, 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, theft, or other causes, and against mortgage debt, or in such amounts as may be required by the Mortgagee, and the renewals thereof shall be held by the Mortgagee, and the Mortgagee shall pay all premiums on any policy insuring the mortgaged premises and the improvements thereon, and shall pay directly to the Mortgagee, to the extent of the balance owing on the mortgage, the amount of any such premiums.
- (3) That it will keep all improvements now existing or hereafter made on the premises, that it will continue construction until completion, and that it will enter upon said premises, make whatever repairs are necessary, and charge the expenses for such repairs or the completion of such improvements.
- (4) That it will pay, when due, all taxes, public assessments, and other charges against the mortgaged premises. That it will comply with all governmental and municipal laws and ordinances affecting the mortgaged premises.
- (5) That it hereby assigns all rents, issues and profits of the mortgaged premises from and after the date hereof, and that should legal proceedings be instituted pursuant to this instrument, it will, in addition to the above, appoint a receiver of the mortgaged premises, with full authority to collect the rents, issues and profits, including a reasonable rental to be fixed by the Court in the event the same are occupied by the Mortgagor and after deducting all charges and expenses attending such proceedings and the payment of the debt secured hereby, shall have 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, and in the opinion 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 Mortgagor 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 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 covered 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 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 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 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 8 day of May 19 71.  
 SIGNED, sealed and delivered in the presence of:  
 Brenda G. Omick (SEAL)  
 Norma A. Grahl (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 8 day of May 19 71.  
 Brenda G. Omick (SEAL)  
 Norma A. Grahl (SEAL)  
 Notary Public for South Carolina  
 My Commission Expires: 3-11-80

STATE OF SOUTH CAROLINA } RENUNCIATION OF DOWER  
 COUNTY OF Greenville }  
 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 mortgagor(s) and the mortgagor(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 8 day of May 19 71.  
 Brenda G. Omick (SEAL)  
 Norma A. Grahl (SEAL)  
 Notary Public for South Carolina  
 My Commission Expires: 3-11-80