The Mortgagor further covenants and agrees as follows:

(1) That this mortgage is a second mortgage upon the premises described herein, subject only to the lien of a first mortgage given to secure a principal indebtedness of $ [illegible] and that the Mortgagor 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 will pay promptly any premiums on such insurance for which provision has not been made hereinabove. All insurance shall be carried in companies approved by the Mortgagee and the policies and renewals thereof shall be held by the Mortgagee and have attached thereto loss payable clauses in favor of and in form acceptable to the Mortgagee. In 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; provided, however, that the Mortgagee shall not exercise its option to apply such insurance proceeds to the reduction of the indebtedness hereby secured in such manner as to avoid payment by the Mortgagor of any premium due to the insurer on account of such policy. 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 all insurance policies then in force shall pass to the purchaser or grantee.

(2) That it will keep the improvements now existing or hereafter erected on the mortgaged property continuously 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 will pay promptly any premiums on such insurance for which provision has not been made hereinabove. All insurance shall be carried in companies approved by the Mortgagee and the policies and renewals thereof shall be held by the Mortgagee and have attached thereto loss payable clauses in favor of and in form acceptable to the Mortgagee. In 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; provided, however, that the Mortgagee shall not exercise its option to apply such insurance proceeds to the reduction of the indebtedness hereby secured in such manner as to avoid payment by the Mortgagor of any premium due to the insurer on account of such policy. 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 all 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 without interruption any building now or hereafter commenced on the premises; 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 not alter the use of the premises from the use stated above as the use for which this mortgage was executed without the prior written consent of the Mortgagee; that it will comply with all requirements of law or municipality or other governmental agency affecting said premises or requiring any alterations or improvements to be made thereon; that it will not commit or permit any violation of any restrictive covenant affecting said premises; that it will not plead in any manner whatsoever any statute of limitations in bar of the full amount of the indebtedness secured hereby or any part thereof; that it will not claim or demand or be entitled to any credit or credits on account of the indebtedness secured hereby for any part of the Mortgage Debt Tax or Revenue Stamps paid by the Mortgagee, and that no deduction will be made from the value of the property for the purpose of taxation on account of any part of the indebtedness secured hereby; that it will enter upon said premises, make whatever repairs are necessary, whether mentioned herein or not, within thirty days after written demand by the Mortgagee, and that it will not commit or permit waste thereof, the Mortgagee being authorized to enter upon said premises, make whatever repairs are necessary, whether mentioned herein or not, and charge the expenses for such repairs or the completion of such construction to the Mortgagor and this mortgage shall secure the payment of such charges.

(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 official receipts therefor to the Mortgagee. In default thereof the Mortgagee may pay the same, whether the validity thereof be contested by the Mortgagor or not, and any payments so made shall become immediately due and owing from the Mortgagor to the Mortgagee, and shall be secured by this mortgage, and may be added to any deficiency judgment rendered in any action for foreclosure of this mortgage. In the event of the passage after the date of this mortgage of any law deducting from the value of land for the purposes of taxation any lien thereon, or changing in any way the laws now in force 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, 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.

(5) That it hereby assigns all rents, issues and profits of the mortgaged property as additional security hereunder, and agrees that, should legal proceedings be instituted pursuant to this mortgage, it will not object to the appointment of a receiver to take possession of and operate the mortgaged premises, with full power to rent, maintain and repair the premises, collect the rents, issues and profits, including those past due, and apply the same, after the payment of all charges and expenses, on account of the indebtedness hereby secured, in such order as the Mortgagee may determine. The entering upon and taking possession of the premises, the collection of such rents, issues and profits and the application thereof as aforesaid, shall not cure or waive any default or notice of default hereunder or invalidate any act done pursuant to such notice.

(6) That if there is a default in any of the terms, conditions or covenants of this mortgage or of any 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 when made, 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 Mortgagor become a party to 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 or on demand, at the option 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 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, 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 10 day of December 1971.
SIGNED, sealed and delivered in the presence of:

Grace Floyd

Lucille B. Hrumbles (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 Mortgage and that (s)he, with the other witness subscribed above witnessed the execution thereof.

SWORN to before me this 10th day of December 1971.

Jack E. Lamb (SEAL)
Notary Public for South Carolina. 12-16-80

Grace Floyd

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 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 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

10th day of December, 1971

Lucille B. Hrumbles

Jack E. Lamb (SEAL)
Notary Public for South Carolina. 12-16-80

Recorded December 16, 1971 at 11:30 A. M., #16609