

The Mortgagor further covenants and agrees as follows:

- (1) That this mortgage shall secure the Mortgagee's debt and interest thereon, for the payment of taxes, insurance, and other charges, and that the Mortgagee shall also secure the Mortgagee's debt and interest thereon by the Mortgagor as long as the same are due and payable hereof. 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 now existing or hereafter made on the mortgaged premises from time to time by the Mortgagee against loss by fire and any other cause, and will pay the mortgage debt, or in such amounts as may be required by the Mortgagee, and all reasonable expenses and repairs thereof shall be held by the Mortgagee, and any such expenses and repairs shall be paid by the Mortgagee, and that it will pay all premiums payable under any fire, theft, or other policy insuring the mortgaged premises and also hereby covenants to keep the mortgaged premises insured directly to the Mortgagee, to the extent of the balance owing on the Mortgage, and to cause the same to be paid directly to the Mortgagee.
- (3) That it will keep all improvements now existing or hereafter made on the mortgaged premises, and that it will continue construction until completion without interruption, and shall be bound to cause to be entered upon said premises, make whatever repairs are necessary, including the replacement of any structure, and charge the expenses for such repairs or the completion of such construction to the Mortgagee.
- (4) That it will pay, when due, all taxes, public assessments, and other governmental or municipal charges, fees or other impositions against the mortgaged premises. That it will comply with all governmental and municipal laws and regulations affecting the mortgaged premises.
- (5) That it hereby assigns all rents, issues and profits of the mortgaged premises from and after any default hereunder, and agrees that should legal proceedings be instituted pursuant to this instrument, any judge having jurisdiction may, at Chambers or otherwise, appoint a receiver of the mortgaged premises, with full authority to take possession of the mortgaged premises and collect the rents, issues and profits, including a reasonable rental to be fixed by the Court in the event said premises are occupied by the Mortgagee and after deducting all charges and expenses attending such proceedings and the execution of its trust as Receiver, shall apply 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, then, at the option of the Mortgagee, all sums then owing by the Mortgagee 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 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 as demanded, 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 Mortgagee shall fully perform all the terms, conditions, and covenants of the mortgage, and of the note secured hereby, then from 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. Whatever 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 9th day of December 1971

SIGNED, sealed and delivered in the presence of:

HENRY C. HARDING BUILDERS, INC. (SEAL)

BY: Henry C. Harding (SEAL)

(SEAL)

(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 9th day of December 1971

W. D. [Signature] (SEAL)
Notary Public for South Carolina. 12/16/80

[Signature]

STATE OF SOUTH CAROLINA

NOT NECESSARY
RENUNCIATION 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 mortgagor(s) and the mortgagor's (their) 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

day of

19

(SEAL)

Notary Public for South Carolina.

Recorded January 1, 1972 at 4:50 P. M., #10100

REC
PAID