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, at the option of the Mortgagee, for the payment of taxes, insurance premiums, public assessments, repairs or maintenance of said premises. This mortgage shall secure the Mortgagee for any further loan, advance, readvance, or credit that may be made hereafter to the Mortgagor by the Mortgagee at the original rate of interest specified in the note evidencing the loan hereby secured, provided, however, that the principal amount of the loan secured by this mortgage, not including sums advanced in accordance herewith to protect the security of the loan, up to the original amount of the note, shall not exceed a maximum principal amount of $ [illegible]. All sums so advanced shall be secured hereby and shall be repayable on demand or as otherwise agreed upon between the Mortgagor and the Mortgagee, 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 pay all premiums therefor when due; that it hereby assigns to the Mortgagee the proceeds of any policy insuring the mortgaged property or any part thereof, and authorizes and directs the company issuing any such policy to make payment for loss directly to the Mortgagee, instead of to the Mortgagor and the Mortgagee jointly, and the insurance proceeds, or any part thereof, may be applied by the Mortgagee at its option either to the reduction of the indebtedness hereby secured or to the restoration or repair of the property damaged.

(3) That it will keep all improvements, and all personal property subject to the lien hereof, in good repair and will not commit or suffer any waste of the premises and that it will comply with all laws, ordinances and regulations affecting said premises; that it will not abandon the premises during the term of this mortgage; that it will not do or allow any unlawful or hazardous act or use of the premises which may increase any risks against which insurance is required hereunder; that it will continue construction until completion of any building now or hereafter upon said premises; that it will not remove or demolish any building thereon; that it will not alter the same in such manner as to materially impair the value thereof; that it will not plow, cultivate or otherwise disturb the premises between the first day of December and the first day of March in any year without the written consent of the Mortgagee; that it will not change the use of the premises without the written consent of the Mortgagee; that it will not permit any unlawful use of the premises; that it will not permit any condition to exist upon the premises which might impair the value of the premises; that it will not install any heating unit using solid fuel upon the premises without the written consent of the Mortgagee; that it will keep the premises free of noxious weeds and grasses; that it will not store upon the premises any inflammable substances or chemicals other than those required for normal household use; that it will not conduct or allow any business to be conducted upon the premises which is deemed extra hazardous on account of fire; that it will not permit the property to be used for any purpose which would render the property unsuitable for the purpose for which it was improved at the execution of this mortgage; that it will not permit any of the foregoing to be done; that it will not fail to do any of the things required hereunder, the Mortgagee may do or cause to be done such things and may pay such sums as it deems necessary therefor, and all such sums so paid by the Mortgagee, with interest thereon at the rate of eight per cent (8%) per annum, shall be secured hereby and shall be immediately due and payable by the Mortgagor to the Mortgagee; 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; that it will not suffer any mechanic's lien or other lien of any nature to be created against the mortgaged premises. That it will promptly pay when due any indebtedness which may be secured by a lien or charge on the premises superior to the lien hereof, and upon default by the Mortgagor in the payment of any such indebtedness or in the performance of any agreement contained in any instrument secured by such superior lien or charge, the Mortgagee may, at its option, pay any sum necessary to cure such default, and all sums so paid by the Mortgagee, with interest thereon at the rate of eight per cent (8%) per annum, shall be secured hereby and shall be immediately due and payable by the Mortgagor to the Mortgagee.

(4) That it hereby assigns all rents, issues and profits of the premises as further security for the payment of the indebtedness hereby secured and for the performance of the covenants hereof, and it hereby confers upon the Mortgagee the right, power and authority, during the continuance hereof, to collect the rents, issues and profits of the said premises as they become due and payable, including rents due and unpaid at the time of any sale hereunder, and the Mortgagee may apply the same to the payment of the debt hereby secured in such manner as it may elect, without being required to do so. The Mortgagee is hereby authorized to demand, collect, receive and sue for the rents, issues and profits of the said premises, whether the same shall be due at the time or become due thereafter, and to give proper receipts, releases and acquittances therefor, and after deducting all charges and expenses attending the same, including attorney's fees, to apply the residue of the rents, issues and profits, pursuant to the provisions of this mortgage, to the indebtedness hereby secured, all in such order as the Mortgagee may determine. The entering upon and taking possession of the said 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.

(5) That if there is a default in any of the payments or conditions hereof, or if any action or proceeding is commenced affecting the property or the title thereto, including, but not limited to, eminent domain, insolvency, bankruptcy, or arrangement proceedings, or if the Mortgagor shall sell, convey or alienate said property or any part thereof or any interest therein, or shall be divested of its title or any interest therein in any manner or way, whether voluntarily or involuntarily, without the written consent of the Mortgagee, all indebtedness secured hereby, irrespective of the maturity dates expressed therein, at the option of the Mortgagee, all sums then owing by the Mortgagor to the Mortgagee shall become immediately due and payable. In the event that this mortgage is foreclosed, a reasonable attorney's fee shall be due and payable hereunder. 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 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 a reasonable attorney's fee, shall thereupon become due and payable and shall be secured hereby, and may be recovered and collected hereunder. Any such attorney's fee shall be payable to the Mortgagee, as a part of the debt secured hereby, and may be recovered and collected as such in any suit for the foreclosure hereof or upon any note secured hereby.

(6) That the Mortgagor shall hold and enjoy the premises until the happening of one of the events mentioned above, after which the Mortgagee, or any agent or court appointed for the purpose, may enter upon and take possession of the premises without giving notice thereof, and may exclude the Mortgagor, its agents or servants therefrom, and may hold, manage, lease and operate the same on such terms and for such period of time as the Mortgagee may deem proper, and may collect the rents, issues and profits thereof, including those past due as well as those accruing thereafter, and may apply the same, after 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. The failure on the part of the Mortgagee to promptly enforce any right hereunder shall not operate to the prejudice or forfeiture thereof. No delay by the Mortgagee in exercising any right, power or privilege hereunder shall operate as a waiver thereof or preclude the exercise of any such right, power or privilege, nor shall any waiver of any breach hereof be deemed to be a waiver of any subsequent breach hereof. The rights and remedies hereunder are cumulative and not exclusive of any other rights or remedies which the Mortgagee may have under any other agreement, at law or in equity.

(7) That the Mortgagor shall hold and enjoy the premises until the happening of one of the events mentioned above, after which the Mortgagee, or any agent or court appointed for the purpose, may enter upon and take possession of the premises without giving notice thereof, and may exclude the Mortgagor, its agents or servants therefrom, and may hold, manage, lease and operate the same on such terms and for such period of time as the Mortgagee may deem proper, and may collect the rents, issues and profits thereof, including those past due as well as those accruing thereafter, and may apply the same, after 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. The failure on the part of the Mortgagee to promptly enforce any right hereunder shall not operate to the prejudice or forfeiture thereof. No delay by the Mortgagee in exercising any right, power or privilege hereunder shall operate as a waiver thereof or preclude the exercise of any such right, power or privilege, nor shall any waiver of any breach hereof be deemed to be a waiver of any subsequent breach hereof. The rights and remedies hereunder are cumulative and not exclusive of any other rights or remedies which the Mortgagee may have under any other agreement, at law or in equity.

(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, whether so expressed or not. 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 18 day of February 1972.

SIGNED, sealed and delivered in the presence of:

James Howard (SEAL)

X Doris L. Jordan (SEAL)

X Annie Gilstrap (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 18 day of February 1972

Grace A. Floyd (SEAL)

Notary Public for South Carolina.

My Commission Expires 1-25-82

James Howard

STATE OF SOUTH CAROLINA

COUNTY OF

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

18 day of February 1972

Grace A. Floyd (SEAL)

Notary Public for South Carolina.

My Commission Expires 1-25-82

Doris L. Jordan

Recorded February 22, 1972 at 3:15 P. M., #22498