

**The Mortgagor further covenants and agrees:**

- (1) That this mortgage shall be subject to the payment of taxes, insurance premiums, and other charges and the Mortgagor for any further loans, advances, or indebtedness thus secured does not exceed the amount of the mortgage debt and shall be payable on demand by the Mortgagee.
- (2) That it will keep the improvements on the mortgaged premises in good repair, and against loss by fire and any other cause, and pay the amounts as may be required by the Mortgagee, and it will insure the same for their full value, and have attached thereto loss payable clauses for the benefit of the Mortgagee, and that it does hereby assign to the Mortgagee the proceeds of each insurance company concerned to make payment for the full amount of the loss, whether due or not.
- (3) That it will keep all improvements now pending, or hereafter made, on the mortgaged premises in continuous construction until completion without interruption, and make whatever repairs are necessary, including the completion of any construction work, and whatever such construction to the mortgage debt.
- (4) That it will pay, when due, all taxes, public assessments, and other governmental charges and assessments against the mortgaged premises. That it will comply with all governmental and municipal laws and regulations applicable to the mortgaged premises.
- (5) That it hereby assigns all rents, issues and profits of the mortgaged premises, from and after the date hereof, to the Mortgagee, and in the event any legal proceedings be instituted pursuant to this instrument, any judge having jurisdiction may cause the rents, issues and profits of the mortgaged premises, with full authority to take possession of the mortgaged premises, and to collect the same, and to apply the same to the mortgage debt, to be fixed by the Court in the event said premises are occupied by the mortgagor, or his successors, assigns, or assigns, or receiver, shall apply the rents, issues and profits of the mortgaged premises to the mortgage debt.
- (6) That if there is a default in any of the terms, conditions, or covenants of this mortgage, or if the Mortgagee is in default of the Mortgagee, all sums then owing by the Mortgagor to the Mortgagee shall become immediately due and payable, and the Mortgagee shall close. Should any legal proceedings be instituted for the foreclosure of this mortgage, or should the Mortgagee be unable to collect the mortgage or the title to the premises described herein, or should the debt secured hereby be any way impaired, or should there be any delay in the collection by suit or otherwise, all costs and expenses incurred by the Mortgagee, and a reasonable attorney's fee, and all expenses, shall be immediately or on demand, at the option of the Mortgagee, as a part of the debt secured hereby.
- (7) That the Mortgagor shall hold and enjoy the premises above described in accordance with the terms, conditions, and covenants hereof. It is the true meaning of this instrument that if the Mortgagor shall fully perform all the terms, conditions, and covenants of the note secured hereby, that then this mortgage shall be utterly null and void; otherwise to remain in full force and effect.
- (8) That the covenants herein contained shall bind, and the benefits and advantages shall inure to, the Mortgagor, his heirs, successors and assigns, of the parties hereto. Whenever used, the singular shall include the plural, the plural the singular, and the use of masculine shall be applicable to all genders.

WITNESS the Mortgagor's hand and seal this 14 day of March, 1972

SIGNED, sealed and delivered in the presence of:

<u>Bette F. Goodwin</u>	<u>Priscilla Lee Hall</u> (SEAL)
<u>E.P. Raley</u>	<u>Beverly P. Hall</u> (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 and seal his 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 14 day of March, 1972  
Bette F. Goodwin (SEAL)  
E.P. Raley  
Notary Public for South Carolina.  
My Commission Expires: 11/18/81

STATE OF SOUTH CAROLINA }  
COUNTY OF GREENVILLE } RENEUNCIATION 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 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 described and released.

GIVEN under my hand and seal this 14 day of March, 1972  
Beverly P. Hall  
Notary Public for South Carolina.  
My Commission Expires: 11/18/81