

The Mortgagor further covenants and agrees as follows:

- (1) That this mortgage shall secure the Mortgagee for each of its successors, assigns, heirs, administrators, executors, and assigns, for the payment of taxes, insurance premiums, public assessments, and other charges against the mortgaged premises. This mortgage shall also secure the Mortgagee for any further loans, advances, or disbursements made by the Mortgagee to the Mortgagor by the Mortgagee so long as the total indebtedness then secured by this mortgage shall not exceed the amount advanced hereof. All sums so advanced shall bear interest at the same rate as the mortgage secured hereby, unless otherwise provided in writing.
- (2) That it will keep the improvements now existing or hereafter erected upon the mortgaged premises insured from time to time by the Mortgagee against loss by fire and any other hazard insurable by fire and lightning insurance, and in such amounts as may be required by the Mortgagee, and in compliance with the terms and conditions of the policies of insurance and renewals thereof shall be held by the Mortgagee, and have attached thereto loss payable clauses in favor of the Mortgagee, and that it will pay all premiums therefor when due, and that it will cause to be issued and maintained any policy insuring the mortgaged premises and does hereby authorize each insurance company to pay any amount payable directly to the Mortgagee, to the extent of the balance owing on the Mortgage debt, whether due or not.
- (3) That it will keep all improvements now existing or hereafter erected in good repair, and in the event that it will continue construction until completion without interruption, and should it be necessary for the Mortgagor to enter upon said premises, make whatever repairs are necessary, including the completion of any construction, and will charge the expenses for such repairs or the completion of such construction to the mortgage debt.
- (4) That it will pay, when due, all taxes, public assessments, and other governmental or municipal charges, levied or assessed against the mortgaged premises. That it will comply with all governmental and municipal laws and regulations relating to the mortgaged premises.
- (5) That it hereby assigns all rents, issues and profits of the mortgaged premises from and after any date hereafter that, should legal proceedings be instituted pursuant to this instrument, any judge having jurisdiction over the mortgaged premises, 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 leased by the Mortgagor and after deducting all charges and expenses attending such proceeding and the execution of its trust as receiver, shall pay 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 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 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 ordered by the Court 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 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, 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 12th day of April 1972.
 SIGNED, sealed and delivered in the presence of:

Mary Ann Brewer
William B. Cain

Toy R. Todd (SEAL)
 TOY R. TODD (SEAL)
Lillie Mae Todd (SEAL)
 LILLIE MAE TODD (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 12th day of April, 1972.

Mary Ann Brewer (SEAL)
 Notary Public for South Carolina.

William B. Cain

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 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 placed.

GIVEN under my hand and seal this

12th day of April, 1972.

Mary Ann Brewer (SEAL)
 Notary Public for South Carolina.

Lillie Mae Todd
 LILLIE MAE TODD

Recorded April 13, 1972 at 8:39 A. M., #27617