

...the terms of which are
\$20,000.00—Dollars.

...August 1, 1972, and to continue in
...full, said payments to be applied

...monthly.

WHEREAS the Mortgagor has advanced to the Mortgagee for such further sums as may be advanced to
...repairs, or for any other purposes:
NOW KNOW ALL MEN that the Mortgagor is indebted to the Mortgagee for the amount of the above debt, and in order to secure the payment thereof,
the Mortgagor has granted, sold, conveyed, and assigned to the Mortgagee, at any time for advances made to or for
...of Three Dollars (\$3.00) to the Mortgagor in hand well
...acknowledged,
and assigns

All those certain places, parcels, or lots of land in the County of Greenville, State of South Carolina, at north-
westerly corner of the intersection of Jamison Street and Valley Street, and being shown and designated as Lots
Nos. 27 and 28, on plat of property of American Bank & Trust Company, recorded in the RMC Office for Green-
ville County, S. C., in Plat Book 117, at Page 4, and having, according to said plat, the following metes and
bounds, to wit:

BEGINNING at a point at northwesterly corner of intersection of Jamison Street and Valley Street, and running
thence along the northwesterly side of Valley Street, N. 42-43 E, 200 feet to a point; running thence N. 53-40
W. 100 feet to a point; running thence with the joint lines of Lots Nos. 28 and 29, S. 42-43 W. 200 feet to a point;
thence along the northwesterly side of Jamison Street, S. 53-40 E. 100 feet to the point of BEGINNING.

Together with all and singular rights, members, hereditaments, and appurtenances to the same belonging or in any way incident or
appertaining, and of all the rents, issues, and profits which may arise or be had therefrom, and including all heating, plumbing, and
lighting fixtures now or hereafter attached, connected, or fitted thereto in any manner; it being the intention of the parties hereto that
all such fixtures and equipment, other than the usual household furniture, be considered a part of the real estate.

TO HAVE AND TO HOLD, all and singular the said premises unto the Mortgagee, its heirs, successors and assigns, forever.

The Mortgagor covenants that it is lawfully seized of the premises hereinabove described in fee simple absolute, that it has good
right and is lawfully authorized to sell, convey or encumber the same, and that the premises are free and clear of all liens and encum-
brances except as provided herein. The Mortgagor further covenants to warrant and forever defend all and singular the said premises
unto the Mortgagee forever, from and against the Mortgagor and all persons whomsoever claiming the same or any part thereof.

The Mortgagor further covenants and agrees as follows:

- (1) That this mortgage shall secure the Mortgagee for such further sums as may be advanced hereafter, at the option of the Mort-
gagee, for the payment of taxes, insurance premiums, public assessments, repairs or other purposes pursuant to the covenants herein.
This mortgage shall also secure the Mortgagee for any further loans, advances, readvances or credits that may be made hereafter to the
Mortgagor by the Mortgagee so long as the total indebtedness thus secured does not exceed the original amount shown on the face
hereof. All sums so advanced shall bear interest at the same rate as the mortgage debt and shall be payable on demand of the Mort-
gagee 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 any other hazards specified by Mortgagee, in an amount not less than the
mortgage debt, or in such amounts as may be required by the Mortgagee, and in companies acceptable to it, and that all such 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, and that it will pay all premiums therefor when due; and that it does hereby assign to the Mortgagee the proceeds of
any policy insuring the mortgaged premises and does hereby authorize each insurance company concerned to make payment for a loss
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 case of a construction loan,
that it will continue construction until completion without interruption, and should it fail to do so, the Mortgagee may, at its option,
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, fines or other imposi-
tions against the mortgaged premises. That it will comply with all governmental and municipal laws and regulations affecting the mort-
gaged 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 mortgagor and
after deducting all charges and expenses attending such proceeding 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, 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 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 on demand, at the option of the
Mortgagee, as a part of the debt secured hereby, and may be recovered and collected hereunder.