

The Mortgagor further covenants and agrees:

- (1) That this mortgage shall be a first mortgage for the payment of loans hereinafter made by the Mortgagee. This mortgage shall also secure the performance of the Mortgagee by the Mortgagor of all obligations hereof. All sums so advanced shall bear interest unless otherwise provided in writing.
- (2) That it will keep the improvements on the mortgaged premises from time to time by the Mortgagee against the mortgage debt, or in such amounts as may be required for renewals thereof shall be held by the Mortgagee, and that it will pay all premiums on any policy insuring the mortgaged premises, and shall pay directly to the Mortgagee, to the extent of the balance owing,
- (3) That it will keep all improvements now existing or hereafter made on the mortgaged premises, and that it will continue construction until completion, and shall enter upon said premises, make whatever repairs and improvements charge the expenses for such repairs or the completion of such
- (4) That it will pay, when due, all taxes, public assessments, and against the mortgaged premises. That it will comply with all governmental
- (5) That it hereby assigns all rents, issues and profits of the mortgaged premises, that, should legal proceedings be instituted pursuant to this mortgage, it will, in addition, appoint a receiver of the mortgaged premises, with full authority to collect the rents, issues and profits, including a reasonable amount to be paid for the care and maintenance of the mortgaged premises, and after deducting all charges and expenses attending such proceedings, 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 provisions of this mortgage, or if the Mortgagee should foreclose this mortgage, or if any legal proceedings be instituted to enforce the mortgage, or if 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.
- (7) That the Mortgagor shall hold and enjoy the premises above conveyed until there is a default under this mortgage or in the debt 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 debt secured hereby, 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 28th day of June, 1972.

SIGNED, sealed and delivered in the presence of:

Juliet E. John (SEAL)
C. S. Bowen (SEAL)

James Malcolm G. Galt (SEAL)
Joseph J. Watt (SEAL)

STATE OF SOUTH CAROLINA
 COUNTY OF GREENVILLE

Personally appeared the undersigned witness and made oath that (she) saw the within named mortgagor sign, seal and as its act and deed deliver the within written instrument and that (she) saw the other witness subscribed above witness the execution thereof.

SWORN to before me this 28th day of June, 1972.

C. S. Bowen (SEAL)
 Notary Public for South Carolina. My Commission expires Jan. 13, 1980.

STATE OF SOUTH CAROLINA
 COUNTY OF GREENVILLE

RENEWAL OF POWER

I, the undersigned Notary Public, do hereby certify that all above named witnesses were personally examined by me, did declare that she does freely, voluntarily, and without any compulsion, fraud, force, or undue influence, over, renounce, release and forever relinquish into the mortgagee and the heirs, successors, assigns, and assigns of the mortgagor, all her right and claim of dower in and to the premises described in the mortgage, and all her right and claim of dower in and to the premises described in the mortgage.

GIVEN under my hand and seal this 28th day of June, 1972.

C. S. Bowen (SEAL)
 Notary Public for South Carolina. My Commission expires Jan. 13, 1980.