

And said mortgagee agrees to keep the building and improvements now standing or hereafter erected upon the mortgaged premises and any and all appurtenant fixtures and improvements in or attached to said buildings or improvements, insured against loss or damage by fire and such other perils as the mortgagee may from time to time require, all such insurances to be in form, his conditions and in some cases his policy to avoid any claim on the part of the insurers for co-insurance satisfactory to the mortgagee, and in some cases his policy shall be held by and shall be for the benefit of and first sufficient policy to take the place of the policy in case of loss or damage to such building or improvements, a new and the mortgagee all moneys recoverable under such policy shall be collected by the mortgagee, and the amount collected under any policy of insurance on the building or improvements shall be applied by the mortgagee upon any indebtedness due and/or obligation secured hereby, and in such order as the mortgagee may determine, or said amount or any portion thereof may, at the option of the mortgagee, either be used in restoring, repairing or restoring the improvements partially or totally destroyed to a condition satisfactory to the mortgagee or be released by the mortgagee in either of which events the mortgagee shall not be obligated to see to the proper application thereof, and the amount so released or used be deemed a payment on any indebtedness secured hereby. The mortgagee hereby appoints the mortgagee attorney irrevocable of the mortgagee to assign each building and improvements on the property insured as aforesaid, and the mortgagee may cause the same to be insured and reimburse itself for the premium, with interest, under this mortgage, or the mortgagee at its election may on such failure declare the debt due and institute foreclosure proceedings.

In case of default in the payment of any part of the principal indebtedness, or of any part of the interest, at the time the same becomes due, or in the case of failure to keep premises for the benefit of the mortgagee the houses and buildings on the premises against fire and such other perils as the mortgagee may require, as herein provided, or in case of failure to pay any taxes or assessments to become due on said property within the time required by law, in either of said cases the mortgagee shall be entitled to declare the entire debt due and to institute foreclosure proceedings.

And it is further covenanted and agreed, that in the event of the passage, after the date of this mortgage, of any law of the State of South Carolina deducting from the value of any property, or the amount of any lien thereon, or changing in any way the laws in force for the taxation of mortgages or debts secured by mortgages for State or local purposes, or the manner of the collection of any such taxes, so as to affect the advantage the whole of the principal sum secured by this mortgage, together with the interest due thereon, shall, at the option of the said mortgagee, without notice to any party, become immediately due and payable.

And in case proceedings for foreclosure shall be instituted, the mortgagee agrees to and does hereby assign the rents and profits arising or to arise from the mortgaged premises as additional security for this loan, and agrees that any Judge of jurisdiction may, at chambers or otherwise, appoint a receiver of the mortgaged premises, with full authority to take possession of the premises, and collect the rents and profits and apply the same proceeds (after paying costs of receivership) upon said debt, interests, costs and expenses, without liability to account for anything more than the rents and profits actually received.

PROVIDED ALWAYS, nevertheless, and it is the true intent and meaning of the parties to these Presents, that if the said mortgagee, does and shall well and truly pay or cause to be paid unto the said mortgagee the debt or sum of money aforesaid with interest thereon, if any be due according to the true intent and meaning of the said note, and any and all other sums which may become due and payable hereunder, the estate hereby granted shall, however, determine and be utterly null and void; otherwise to remain in full force and virtue.

AND IT IS AGREED by and between the said parties that said mortgagee shall be entitled to hold and enjoy the said Premises until default shall be made as herein provided.

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 herein. Whosoever uses the singular number shall include the plural, the plural the singular, the use of any gender shall be equally applicable to all genders and the term "Mortgagee" shall include any payee of the indebtedness hereby secured or any transferee thereof whether by assignment of law or otherwise.

WITNESS that I, the undersigned, Clerk of the Court, do hereby certify that the within written deed, and that he with sign seal and as their witness the execution thereof.

Signed, sealed and delivered in the presence of:
Frank C. Williams (L.S.)
Martha B. Durham (L.S.)
Lewis C. Stewart (L.S.)
Charles M. Stewart (L.S.)

The State of South Carolina, PROBATE
GREENVILLE (County)
PERSONALLY appeared before me, FRANK C. WILLIAMS, and made oath that he saw the within named Lewis C. WILLIAMS, of GREENVILLE, sign seal and as their witness the within written deed, and that he with Martha B. Durham witnessed the execution thereof.

The State of South Carolina, RENUNCIATION OF DOWER
GREENVILLE (County)
I, R. Charles Klatsiga, St. do hereby certify unto all whom it may concern that the wife of the within named Lewis C. WILLIAMS did this day appear before me, and, upon being privately and separately prompted by me, did declare that she does freely, voluntarily, and without any compulsion, dread or fear of any person or persons, renounce, release and forever relinquish unto the within named The South Carolina National Bank of Charleston, Greenville, S. C. Branch, its heirs, successors and assigns, all her interest and estate and also her right and claim of Dower, in, or to all and singular the Premises within mentioned and released. Given under my hand and seal this 29th day of June, 1912.