

The Mortgagor further covenants and agrees as follows:

- (1) That this mortgage shall secure the Mortgagee for the payment of taxes, insurance premiums, public assessments, and other governmental charges on the mortgaged premises, and shall secure the Mortgagee for any further loans, advances, or disbursements made by the Mortgagee on the mortgaged premises, long as the total indebtedness thus secured does not exceed the amount of the debt secured by this mortgage, and shall be payable at the same rate as the mortgage debt and shall be payable at the option of the Mortgagee.
- (2) That it will keep the improvements now existing or hereafter made on the mortgaged premises in such amounts as may be required by the Mortgagee, and in such amounts as may be required by the Mortgagee, and have attached thereto, has payable, claims, and all premiums therefor when due; and that it does hereby assign to the Mortgagee the proceeds of any such insurance, and hereby authorize each insurance company concerned to make payment of the proceeds of such insurance to the Mortgagee, whether due or not.
- (3) That it will keep all improvements now existing or hereafter made on the mortgaged premises in good repair, and will continue construction until completion without interruption, and shall make whatever repairs are necessary, including the completion of any construction to the mortgaged premises.
- (4) That it will pay, when due, all taxes, public assessments, and other governmental or municipal charges on the mortgaged premises. That it will comply with all governmental and municipal laws and regulations affecting the mortgaged premises.
- (5) That it hereby assigns all rents, issues and profits of the mortgaged premises and that if any legal proceedings should be instituted pursuant to this instrument, any legal proceeding may be instituted by the Mortgagee, or any assignee of the Mortgagee, with full authority to take possession of the mortgaged premises, and to lease the same for a term of years, at a reasonable rental to be fixed by the Court in the event said premises are occupied by the mortgagor and his assigns, all costs and expenses attending such proceeding and the execution of its trust as receiver, shall apply the proceeds of the rents, issues and profits to 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, of the Mortgagee, all sums then owing by the Mortgagor to the Mortgagee shall become immediately due and payable, and the Mortgagee may foreclose. Should any legal proceedings be instituted for the foreclosure of this mortgage or should the Mortgagee become the owner of the mortgaged premises, or should the debt secured hereby or any part thereof be paid, or should 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 shall 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 20th day of September 1972.

SIGNED, sealed and delivered in the presence of:

77 Martha Ann Campbell
Sandra K. Bryant
77 Martha Ann Campbell
Sandra K. Bryant

Thomas H. Locke (SEAL)
Nancy W. Locke (SEAL)
 _____ (SEAL)
 _____ (SEAL)

STATE OF SOUTH CAROLINA }
COUNTY OF Greenville }

PROBATE

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 20th day of Sept 1972

Sandra K. Bryant (SEAL) Notary Public for South Carolina.
Martha Ann Campbell

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 mortgagee(s) and the mortgagee(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 released.

GIVEN under my hand and seal this 20th day of Sept 1972

J. J. Wilborn (SEAL) Notary Public for South Carolina.
Nancy W. Locke

Wilmington, S.C. 28401 (Recorded Sept. 22, 1972 1:14 P.M. # 8956)