

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 against the mortgaged premises. This mortgage shall also secure the Mortgagee for any interest due on the mortgage by the Mortgagor so long as the debt secured hereby remains unpaid hereof. All sums so advanced shall bear interest at the same rate as the mortgage unless otherwise provided in writing.

(2) That it will keep the improvements now existing or hereafter erected in good repair, and in the event of destruction or damage to the mortgaged premises by fire and any other cause, the Mortgagee shall be entitled to the proceeds of any insurance policy insuring the mortgaged premises and does hereby authorize each insurance company concerned to pay the proceeds directly to the Mortgagee, to the extent of the balance owing on the Mortgage debt whether or not the Mortgagee is insured.

(3) That it will keep all improvements now existing or hereafter erected in good repair, and in the event of destruction or damage to the mortgaged premises by fire and any other cause, the Mortgagee shall be entitled to the proceeds of any insurance policy insuring the mortgaged premises and does hereby authorize each insurance company concerned to pay the proceeds directly to the Mortgagee, to the extent of the balance owing on the Mortgage debt whether or not the Mortgagee is insured.

(4) That it will pay, when due, all taxes, public assessments, and other governmental or municipal charges, including interest, against 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 from and after any default hereunder and agrees that, should legal proceedings be instituted pursuant to this instrument, any judge having jurisdiction may, at the discretion of the court, 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 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, or if 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 said 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 demanded 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 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 23rd day of June 19 72  
SIGNED, sealed and delivered in the presence of:

*Jane A. Richardson*  
*Geraldine Helch*

*Mary A. Young* (SEAL)  
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\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
(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 23 day of June 19 72

*Geraldine Helch* (SEAL)  
Notary Public for South Carolina.  
My commission expires July 14, 1977.

*Jane A. Richardson*

STATE OF SOUTH CAROLINA  
COUNTY OF

NO RENUNCIATION OF DOWER Woman Mortgagor

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, duress or force of any person whomsoever, renounce, release and forever relinquish unto the mortgagor(s) and the mortgagor(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

day of 19

Notary Public for South Carolina.

Recorded Sept. 22, 1972 4:48 P.M. # 8960