

The Mortgagee further covenants and agrees as follows:

- (1) That this mortgage shall secure the payment of the principal and interest thereon as provided in the mortgage instrument, for the payment of taxes, insurance and other charges which may be levied against the premises. This mortgage shall also secure the Mortgagee by the Mortgagee as long as the same shall be in force hereof. All sums so advanced shall bear interest at the rate of _____ unless otherwise provided in writing.
- (2) That it will keep the improvements now existing on the premises from time to time by the Mortgagee, either for the full amount of the mortgage debt, or in such amount as may be determined by the Mortgagee, and the proceeds thereof shall be held by the Mortgagee for the benefit of 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 on the mortgage, the amount of such premiums.
- (2) That it will keep all improvements now existing on the premises, and that it will continue construction with improvements on the premises, and enter upon said premises, make whatever repairs and alterations it may deem charge the expenses for such repairs or the completion of such improvements.
- (4) That it will pay, when due, all taxes, public assessments, and other charges against the mortgaged premises. That it will answer and defend all suits brought against the mortgaged premises.
- (5) That it hereby assigns all rents, issues and profits of the premises, and that, should legal proceedings be instituted against the mortgaged premises, it will, upon the order of the court, appoint a receiver of the rents, issues and profits of the premises, and will cause the same to be paid to the receiver, and after deducting all charges and expenses, shall pay the residue of the rents, issues and profits to the Mortgagee.
- (6) That if there is a default in any of the terms herein, or if the option of the Mortgagee, all sums then owing by the Mortgagee on this mortgage may be foreclosed. Should any legal proceedings be instituted against the Mortgagee as a party of any suit involving this Mortgage, or the title to the premises, or any part thereof be placed in the hands of any attorney at law for the purpose of the Mortgage, and a reasonable attorney's fee, shall thereupon become a part of the debt secured hereby, and may be recovered and collected hereunder.
- (7) That the Mortgagee shall hold and enjoy the premises above described 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 Mortgagee 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 void and of no effect, and shall be null and void.
- (8) That the covenants herein contained shall bind, and the benefits and advantages shall inure to, the respective heirs, successors, 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 Mortgagee's hand and seal this 24th day of October 1972

SIGNED, sealed and delivered in the presence of:

Linda D. Laws (SEAL) James Harold Smith (SEAL)

Louise D. Dill (SEAL)

STATE OF SOUTH CAROLINA PROBATE

COUNTY OF Greenville

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 24 day of October 1972

Linda D. Laws (SEAL) Louise D. Dill (SEAL)

Notary Public for South Carolina
MY COMMISSION EXPIRES DECEMBER 16, 1980

STATE OF SOUTH CAROLINA RENUNCIATION OF DOWER

COUNTY OF Greenville

I, the undersigned Notary Public, do hereby certify that all whom it may concern, that the undersigned wife (wives) of the above named mortgagor(s) respectively, did this day appear before me, and being duly sworn, and after being fully examined by me, did declare that she (they) freely, voluntarily, and without any duress, fraud, force or coercion, release, waive, renounce, release and forever relinquish unto the mortgagor(s) and the mortgagee(s) (s) (s) her (their) interest and estate, and all her (their) right and claim of dower of, in and to all and singular the premises herein described and released.

GIVEN under my hand and seal this

24 day of October 1972

Linda D. Laws (SEAL) Margaret C. Smith (SEAL)

Notary Public for South Carolina. Recorded October 25, 1972 at 10:11 A.M. in Book 150

MY COMMISSION EXPIRES DECEMBER 16, 1980