

The Mortgagor further covenants and agrees as follows:

- (1) That this mortgage shall secure the Mortgagor, her heirs, assigns, executors, administrators, successors and assigns, for the payment of taxes, insurance, assessments, and other charges on the premises. This mortgage shall also secure the Mortgagor, her heirs, assigns, executors, administrators, successors and assigns, for the payment of the principal and interest on the Mortgage by the Mortgagor so long as the same shall remain unpaid. All sums so advanced shall bear interest at the rate of \_\_\_\_\_ per annum unless otherwise provided in writing.
- (2) That it will keep the improvements now existing on the premises, and from time to time by the Mortgagor, against loss by fire, theft, or other cause, and the mortgage debt, or in such amounts as may be required by the Mortgagor, her heirs, assigns, executors, administrators, successors and assigns, for the purchase, maintenance and renewals thereof shall be held by the Mortgagor, her heirs, assigns, executors, administrators, successors and assigns, and that it will pay all premiums therefor, when due, and that it will procure and maintain in full force and effect any policy insuring the mortgaged premises and does hereby assign to the Mortgagor, her heirs, assigns, executors, administrators, successors and assigns, the proceeds of such policy directly to the Mortgagor, to the extent of the balance owing on the Mortgage.
- (3) That it will keep all improvements now existing on the premises, and that it will continue construction until completion without interruption, and that it will enter upon said premises, make whatever repairs are necessary, in order to complete the same, and charge the expenses for such repairs or the completion of such construction to the Mortgage.
- (4) That it will pay, when due, all taxes, public assessments, and other governmental or municipal charges, and 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 the date hereof, and agrees that, should legal proceedings be instituted pursuant to this instrument, any judge having jurisdiction may, at the option of the Mortgagor, 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 apply 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, then, at 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 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 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 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 11th day of October 1972

SIGNED, sealed and delivered in the presence of:  
*Lucy Gillespie*  
*Will H. Moore*

*Irene L. Frank* (SEAL)  
Irene L. Frank (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 a 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 11th day of October 1972

*Will H. Moore* (SEAL)  
Notary Public for South Carolina  
My commission expires: 4/7/80

*Lucy Gillespie*

STATE OF SOUTH CAROLINA  
COUNTY OF

RENUNCIATION OF DOWER  
Mortgagor is a woman

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 fear of any person whatsoever, renounce, release and forever relinquish unto the mortgagor(s) and the mortgagor's (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 1972

(SEAL)  
Notary Public for South Carolina. Recorded October 25, 1972 at 10:52 A.M. #12357