

The Mortgagor further covenants and agrees as follows:

- (1) That this mortgage shall secure the Mortgagee for the payment of taxes, insurance, premiums, and other charges which may be levied or assessed against the mortgaged premises. This mortgage shall also secure the Mortgagee for any other debt or liability of the Mortgagor by the Mortgagee so long as the total indebtedness of the Mortgagor 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 mortgaged premises from time to time by the Mortgagee against loss by fire and other causes, and shall pay the mortgage debt, or in such amounts as may be required by the Mortgagee, and shall pay the renewals thereof shall be held by the Mortgagee, and shall pay the same to the Mortgagee, and that it will pay all premiums thereon, and shall pay the cost of any policy insuring the mortgaged premises and does hereby agree to pay the same directly to the Mortgagee, to the extent of the balance owing on the mortgage.
- (3) That it will keep all improvements now existing on the mortgaged premises, and that it will continue construction until completion without interruption, and shall enter upon said premises, make whatever repairs are necessary, including the cost thereof, charge the expenses for such repairs or the completion of such improvements to the Mortgagor.
- (4) That it will pay, when due, all taxes, public assessments, and other charges against the mortgaged premises. That it will comply with all governmental regulations affecting the premises.
- (5) That it hereby assigns all rents, issues and profits of the mortgaged premises, and that, should legal proceedings be instituted pursuant to this instrument, any lease, or otherwise, appoint a receiver of the mortgaged premises, with full authority to collect the rents, issues and profits, including a reasonable rental to be fixed by the Court, and to pay the same to the Mortgagee, and after deducting all charges and expenses attending such proceedings, to 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, the option of the Mortgagee, all sums then owing by the Mortgagor to the Mortgagee, this mortgage may be foreclosed. Should any legal proceedings be instituted for the foreclosure of this mortgage or the title to the premises secured hereon, or any part thereof be placed in the hands of any attorney at law for collection by or for the Mortgagee, and a reasonable attorney's fee, shall thereupon become due and payable to the Mortgagee, as a part of the debt secured hereby, and may be recovered and collected as provided herein.
- (7) That the Mortgagor shall hold and enjoy the premises above conveyed until the debt 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 void and of no force and virtue.
- (8) That the covenants herein contained shall bind, and the benefits and advantages shall inure to, the respective heirs, 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 26th day of October 1972.
SIGNED, sealed and delivered in the presence of:

W. Allen Reed
Barbara H. Colby

SYSTEMATIC HOMES, INC. (SEAL)
 BY: [Signature] (SEAL)
 PRESIDENT (SEAL)
[Signature] (SEAL)
 VICE PRESIDENT (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 26th day of October 1972.
W. Allen Reed (SEAL)
Barbara H. Colby
 Notary Public for South Carolina
 My Commission Expires 11/23/80

STATE OF SOUTH CAROLINA
COUNTY OF

RENUNCIATION OF DOWER NOT REQUIRED
MORTGAGOR CORPORATION

I, the undersigned Notary Public, do hereby certify that all terms of this mortgage have been fully and voluntarily examined by me, did declare that she does freely, voluntarily, and without any duress, coercion, fraud, or undue influence, ever, renounce, release and forever relinquish unto the mortgagee(s) and the mortgagee's heirs, administrators, successors and assigns, all her right, title, interest and estate, and all her right and claim of dower of, in and to all and singular the premises, with the improvements and fixtures thereon, and all her right and claim of dower of, in and to all and singular the premises, with the improvements and fixtures thereon.

GIVEN under my hand and seal this _____ day of _____ 19____.
 Notary Public for South Carolina. Recorded October 25, 1972.