

The Mortgagee further covenants and agrees as follows:

- (1) That the mortgagee shall secure the Mortgage for such further sum as may be added hereafter, at the option of the Mortgagee, for the payment of taxes, insurance premiums, public utility charges, or any other charges pursuant to the covenants herein. The mortgagee shall also secure the Mortgage for any further taxes, charges, or other liabilities that may be made hereafter to the Mortgagee by the Mortgagee so long as the total of all such charges does not exceed the original amount of the loan. All taxes and charges shall bear interest at the same rate as the mortgage debt and shall be payable on demand of the Mortgagee unless otherwise provided in writing.
- (2) That it will keep the house, and any other buildings erected on the mortgaged property, insured as may be required from time to time by the Mortgagee against fire, theft, and any other hazards specified by the Mortgagee, in an amount not less than the mortgage debt, or such amount as may be required by the Mortgagee, and in companies acceptable to it, and that all such policies and amounts thereof shall be held by the Mortgagee, and the mortgagee shall have the right to change the same at any time, and it will pay all premiums thereon when due, and that it shall be bound to the Mortgagee to the payment of any policy monies on the mortgaged premises and does hereby authorize each insurance company designated to make payment for a loss directly to the Mortgagee, to the extent of the balance owing on the Mortgage debt, whether due or not.
- (3) That it will keep all buildings, structures, or hereafter erected in good repair, and, in the case of a construction loan, that it will continue construction until completed, without interruption, and should it fail to do so, the Mortgagee may, at its option, enter upon and premises, make whatever repairs are necessary, including the completion of any construction work underway, and charge the expenses for such repairs or the completion of such construction to the mortgage debt.
- (4) That it will pay, when due, all taxes, public assessments, and other governmental or municipal charges, fines or other impositions 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 Chambers or otherwise, 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 mortgagee 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 Mortgagee 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 Mortgagee shall hold and enjoy the premises above conveyed until there is a default under this mortgage or in the note secured hereby. If it is the intention 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 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 Mortgagee's hand and seal this 27 day of September 1973. SIGNED, sealed and delivered in the presence of:

Kathryn R. Dickerson (SEAL)
Will B. L. J. (SEAL)
Sara Edith Brown (SEAL)
 _____ (SEAL)
 _____ (SEAL)

STATE OF SOUTH CAROLINA } PROBATE
COUNTY OF Greenville }

Personally appeared the undersigned witness and made oath that (s)he saw the within named mortgagee sign, seal and as its act and deed deliver the within written instrument and that (s)he, with the other witnesses subscribed above witnessed the execution thereof.

SWORN to before me this 27 day of September 19 73
Kathryn R. Dickerson (SEAL)
 Notary Public for South Carolina
Will B. L. J.
 My Commission Expires: 3/15/82

STATE OF SOUTH CAROLINA } None Necessary-Woman Mortgagor
COUNTY OF } 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 mortgagee(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 _____ day of _____ 19 _____.
 _____ (SEAL)
 Notary Public for South Carolina.

Recorded September 28, 1973 at 4:47 P. M., # 9106