The Mortgagor further covenants and agrees as follows:

(4) That this mortgage shall secure the Mortgagee for such further sums as may be advanced hereafter, at the option of the Mortgagive, for the payment of two, assurance premiums, public assessments, repairs or other purposes pursuant to the coverants herein. This mortgage shall also secure the Mortgagee for any further loans, advances, readvan experiences that may be made hereafter to the Mortgager by the Mortgagee so long as the total indefeness thus secured does not exceed the original amount shown on the face hereof. All same so advanced shall bear interest at the same rate as the mortgage debt and shall be payable on demand of the Mortgagee unless otherwise and the localities. provided in writing.

(2) That it will keep the improvements now existing or hereafter creeted on the mortgaged property insured as may be required from time to time by the Mortgagee against loss by fire and any other hazards specified by Mortgagee, in an amount not less than the mortgage debt, or in such amounts as may be required by the Mortgagee, and in companies acceptable to it, and that all such policies and renewals thereof shall be held by the Mortgagee, and have attached thereto loss payable clauses in favor of, and in form acceptable to the Mortgagee, and that it will pay all premiums therefor when due; and that it does hereby assign to the Mortgagee the proceeds of any policy insuring the mortgaged premises and does hereby authorize each insurance company concerned 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 improvements now existing or hereafter erected in good repair, and, in the case of a construction foam that it will continue construction until completion without interruption, and should it fail to do so, the Mortgagee may, at its option, enter upon said 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 cental to be fixed by the Court in the event said premises are occupied by the mortgagor and after deducting all charges and expenses aften ling 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 Mortgage 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 beauted 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 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 heremoder.

17. That the Mortragor shall hold and enjoy the premises above conveyed until there is a default under this mortgage or in the note so until her by. It is the true meaning of this is summent that if the Mortragor shall fully perform all the terms, conditions, and convenants 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

(8) That the cover into herein contained shall high and the benefits and a brantiges shall inner to, the respective heirs, executors, ad-

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# 5.400.00 Tract 20-18.3 Acres O'Neal Tr	LEATHERWOOD, WALKER, TODD & MANN Attorney at Law Greenville, South Carolina	1313 of Montgages, page 105 11 No. 31360	the land within Merthage has been this 7th divid June 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1.	Mortgage of Real Estate	TO FIRST PHEDMONT BANK & TRUST CO.		ANDRE POOL.	STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE STOCK

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