

The Mortgagee further covenants, binds and agrees as follows:

- (1) That the principal of the Mortgage for such further sums as may be advanced hereafter, at the option of the Mortgagee, for the payment of taxes, insurance premiums, public assessments, repairs or other purposes pursuant to the covenants herein. This mortgage shall also secure the Mortgagee for such further advances, repairs or other purposes that may be made hereafter to the Mortgagor by the Mortgagee in the same rate as the mortgage herein. All such advances shall bear interest at the same rate as the mortgage herein and shall be payable on demand of the Mortgagee unless otherwise provided in writing.
- (2) That it will keep the premises and any improvements or hereafter erected thereon in good repair and as may be required from time to time by the Mortgagee, or by any other lawfully specified by the Mortgagee, and will pay for such repairs, not less than the mortgage debt, or such other amount as may be specified in writing by the Mortgagee, and that all such repairs and expenses shall be paid by the Mortgagee and that it will pay all taxes and assessments levied upon the premises in favor of and to be paid to the Mortgagee and that it will pay all premiums for fire, theft and other insurance policies on the mortgaged premises and shall hereby indemnify the Mortgagee against any loss or damage to the mortgaged premises and shall make payment for a loss directly to the Mortgagee, to the extent of the balance owing on the Mortgage debt, whether or not the
- (3) That it will keep the premises and any improvements or hereafter erected thereon in good repair and, in the case of a construction loan, that it will continue to maintain the same in good repair and should it fail to do so, the Mortgagee may, at its option, enter upon said premises, employ independent contractors to do the completion of any construction work and away and charge the expenses for such repairs or the completion of the construction to the Mortgagor.
- (4) That it will pay when due all taxes, assessments and other governmental or municipal charges, fees 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 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 received 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 value.
- (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 18 day of June 1974. SIGNED, sealed and delivered in the presence of:

Kathryn D. Cunningham  
Sandra L. Newton

William B. Long, Jr. (SEAL)

STATE OF SOUTH CAROLINA }  
COUNTY OF Greenville }

FROBATE

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 witness subscribed above witnessed the execution thereof.

SWORN to before me this 18 day of June 1974.

Kathryn D. Cunningham (SEAL)  
Notary Public for South Carolina.  
My Commission Expires: 3/15/82

Sandra L. Newton

STATE OF SOUTH CAROLINA }  
COUNTY OF Greenville }

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

18 day of June 1974.  
Kathryn D. Cunningham (SEAL)  
Notary Public for South Carolina.

Sandra L. Newton

My Commission Expires: 3/15/82

RECORDED JUN 19 1974 32515

I hereby certify that the within Mortgage has been the 19th day of June 1974. L:01 P. M. recorded in Book 1324 of Mortgages page 269. As No. 32515. Inspector of State Comptroller Greenville County. \$5,500.00 GREENVILLE, SOUTH CAROLINA 29601 Lot 159 Grandby Circle "Penny Park"

Mortgage of Real Estate

Southern Bank & Trust Company

William B. Long, Jr.

STATE OF SOUTH CAROLINA  
COUNTY OF GREENVILLE

250 JUN 10 1974  
32515  
Handwritten notes and signatures

B E I O

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