

(3) That it will keep all improvements now existing or hereafter erected in good repair and in the case of a construction loan 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 mortgagee debt.

(4) That it will pay when due all taxes public 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 proceeds of such proceedings in whole or in part shall be paid to 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 proceedings 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 18 day of October 1974

SIGNED sealed and delivered in the presence of:

J. H. Jaga
Ruth Ann Baldwin

Vance W. Campbell (SEAL)
Vance W. Campbell (SEAL)
Ruth Ann Baldwin (SEAL)
Ruth Ann Baldwin (SEAL)

STATE OF SOUTH CAROLINA
COUNTY OF Spartanburg

PROBATE

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

SWORN to before me this 18 day of October 1974

J. H. Jaga (SEAL)
Notary Public for South Carolina
My Commission Expires: 1-23-80

Ruth Ann Baldwin

STATE OF SOUTH CAROLINA
COUNTY OF Spartanburg

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 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 dread or fear of any person whatsoever renounce release and forever relinquish unto the mortgagor(s) and the mortgagor(s)' heirs or successors and assigns all her interest and estate and all her right and claim of dower in and to all and singular the premises within mentioned and released.

GIVEN under my hand and seal this

18 day of October 1974

J. H. Jaga (SEAL)
Notary Public for South Carolina
My Commission Expires: 1-23-74

Ruth Ann Baldwin

RECORDED OCT 25 74 10742

I hereby certify that the within Mortgage has been this 25th day of October 1974 at 10:30 A.M. recorded in Book 1326 of Mortgages, page 181 As No. 20742 Register of Deeds (Conveyance) Greenville County \$ 7,440.00 Lot 14 Wansley Rd. O'Neal Acres

Mortgage of Real Estate

125 Hall Street
Spartanburg, S. C.

SERVICES, INC. OF SPARTANBURG
MORTGAGE COMPANY

Vance W. Campbell
Ruth Ann Baldwin

COUNTY OF Greenville

STATE OF SOUTH CAROLINA 10742

RECORDING FEE PAID \$ 8.50 OCT 25 1974

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