provided in writing. (2) That it will keep the improvements now existing or hereafter erected 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.

The Mortgagor further covenants and agrees as follows:

WITNESS the Mortgagor's hand and seal this

(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 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 requiations affecting the mortgaged premises.

(5) That it bereby 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 oth twise, 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 mortgager 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 due and payable immediately or on demand, at the option of the Mortgagee, and a reasonable attorney's fee, shall thereupon due and payable immediately or on demand, at the option of the Mortgagee, and a reasonable attorney's fee, shall thereupon due and payable immediately or on demand, at the option of the Mortgagee, and the additionable attorney he recovered and collected becaused. 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 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

(6) That the covenants herein contained shall hind, 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

28th

day of January

SIGNED, sealed and delivered in the presence of the presence o	Beverly R. Rainey (SEAL) SEAL) (SEAL)
STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE	PROBATE
Personally appeared the under gagor sign, seal and as its act and deed deliver the within written instruessed the execution thereof. SWORN to before me this 28th day of January SEAL Notary Public for South Carolina Barbara A. Bolt My Commission Expires: 7-15-81	rsigned witness and made oath that (s)he saw the within named mort- rument and that (s)he, with the other witness subscribed above wit- Will T. Dunn, Jr.
I, the undersigned Notary Pub- ed wife (wives) of the above named mortgagons) respectively, did the examined by me, did declare that she does freely, voluntarily, and w	RENUNCIATION OF DOWER ARY - MORIGACOR WOMAN die, do hereby certify unto all whom it may concern, that the undersign- his day appear before me, and each, upon being privately and separately without any compulsion, dread or fear of any person whomsoever, re- mortgagee's(s') heirs or successors and assigns, all her interest and estate, the premises within mentioned and released
Notary Public for South Carolina. My commission expires:	RECORDED FEB 4 '75 18206 At 11:27 A.M.
Hereby certify that the within Mortgage has been this 4th day of February 1375 at 11:27 A.M. recorded in 1332 of Mortgages, page 619 18206 As No. 18206 As No. 18206 W. A. Scybt & Co., Office Supplies, Greenville, S. C. Form No. 142 Lot 20 Elaine Ave. (Keasler St.) Pine Brook	FER 4 1975 STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE BEVERLY R. RAINEY NELL N. ROPER 10

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