

The Mortgagor further covenants and agrees as follows:

1. That this mortgage shall secure the Mortgagor for such further sums as may be advanced hereon, or for any amount which may be due on the note secured hereby, for the payment of taxes, insurance premiums, public assessments, repairs or other charges which may be levied against the mortgaged premises. This mortgage shall also secure the Mortgagor for any further loans, advances, or extensions of credit that may be made by him to the Mortgagor by the Mortgagor so long as the total indebtedness thus created does not exceed the rights of action on the note secured hereby. All such advanced shall bear interest at the same rate as the mortgage debt and shall be payable on demand of the Mortgagor unless otherwise 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 amounts 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 on 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 loan that it will continue construction until completion without interruption, and should it fail to do so, the Mortgagee, at its option, may enter upon the premises, make whatever repairs are necessary, including the completion of any construction work undertaken, 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, and all expenses affecting the mortgaged premises. That it will comply with all governmental and municipal laws, rules 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 in such case, may appoint a receiver of the mortgaged premises, with full authority to take possession of the mortgaged premises and collect rents 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 proceeding be instituted for the foreclosure of this mortgage, or should the Mortgagor become a party of any suit involving this Mortgage, or the title to the premises, is sued herein, or should the debt be sued for by any part thereof be placed in the hands of any attorney at law for collection, or otherwise, all costs and expenses incurred by the Mortgagee, and recoverable at court's fees, shall thereupon become due and payable to him, which or on demand, at the option of the Mortgagee, as a part of the debt secured hereby, and may be recovered as fully and hereunder.

7. That the Mortgagor shall hold and enjoy the premises above described 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 accrue 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 14th day of February 1975

SIGNED, sealed and delivered in the presence of

*James J. Hamner  
J. R. Bent, Jr.*

GREENVILLE LODGE OF PERFECTION, ANCIENT AND  
ACCEPTED SCOTTISH RITE OF FREEMASONRY SEAL

By *James J. Hamner* SEAL  
Venerable Master

By *John C. Parker* SEAL  
Secretary

STATE OF SOUTH CAROLINA  
COUNTY OF GREENVILLE

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, with the other witness subscribed above witnessed the execution thereof.

SWORN before me this 14th day of February 1975

SEAL

Notary Public for South Carolina

My Commission Expires: August 20, 1980

*James J. Hamner*

STATE OF SOUTH CAROLINA  
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 mortgagors, 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 mortgagors, and the mortgagor's(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  
My commission expires

RECORDED FEB 14 '75 19861  
At 12:13 P.M.

STATE OF SOUTH CAROLINA  
COUNTY OF GREENVILLE 19861 X  
GREENVILLE LODGE OF PERFECTION,  
ANCIENT AND ACCEPTED SCOTTISH  
RITE OF FREEMASONRY,

TO

Mortgage of Real Estate

I hereby certify that the within Mortgage has been

this 14th day of February

1975 at 12:13 P.M. recorded in

Book 1333 of Mortgages, page 169

No. 19061

Register of Deed Conveyance Greenville County  
\$ 150,000.00  
W.A. Sevlin & Co., Office Supplies, Greenville, S.C.  
Form No. 142  
5.91 Acs. Cleveland St.

4M-N/74

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