

The Mortgagee further covenants and agrees as follows:

- That this mortgage shall secure the Mortgagee with full force and effect against the mortgagor, the mortgagor's heirs, assigns, personal representatives, and all persons claiming under the mortgagor, and shall be a lien in priority to all other liens, mortgages, judgments, and claims against the mortgaged premises, and the Mortgagee shall be entitled to the benefit of any and all improvements made on the mortgaged premises by the mortgagor or any other person, and the Mortgagee shall be entitled to the benefit of any and all rents, issues, and profits accruing from the mortgaged premises. All interest advanced shall bear interest at the same rate as the mortgage debt and shall be payable on demand of the Mortgagee as provided in writing.
- That it will keep the improvements now existing or hereafter erected on the mortgaged property insured against fire and theft by the Mortgagee against loss by fire and any other hazards specified by the 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 coverages thereof shall be held by the Mortgagee, and have attached thereto loss payable clauses in favor of, and in full amount payable 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 covering the mortgaged premises and it 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.
- 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.
- 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.
- 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, in holding 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.
- 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, the debt secured hereby, or any part thereof, may be placed in the hands of any attorney at law for collection, and all costs and expenses incurred by the Mortgagee in the reasonable and proper prosecution of such proceedings 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 thereunder.
- That the Mortgagee shall hold and enjoy the premises until there is a default on this mortgage, or until the note secured hereby is paid in full, and the terms of this mortgage shall be fully paid in all the terms, conditions, and covenants of the mortgage, and of the note secured hereby, that then this mortgage shall be deemed null and void, and shall otherwise remain in full force and effect.
- That the covenants herein contained shall bind and the benefits and advantages shall inure to, their heirs, assigns, personal representatives, and assigns, and the heirs, assigns, personal representatives, and assigns of the parties hereto. Wherever used, the singular shall include the plural, the plural the singular, and the masculine gender shall be applicable to all genders.

WITNESS the Mortgagor's hand and seal this 13th day of January 1975

SIGNED, sealed and delivered in the presence of  
*Edward R. Hamer*  
 Edward R. Hamer



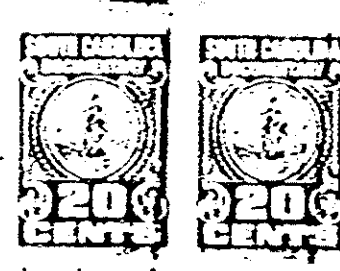
STATE OF SOUTH CAROLINA  
 COUNTY OF Greenville

PROBATE

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

SWORN to before me this 13th day of January 1975  
*Edward R. Hamer*  
 Notary Public for South Carolina  
 My Commission Expires: 9-3-79

SEAL  
*Edward R. Hamer*



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 mortgagor(s), respectively, did this day appear before me, and, upon being privately and separately examined by me, did declare that she does freely, voluntarily, and without any compulsion, duress or fear of any person whatsoever, release, release and forever relinquish unto the mortgagor(s) and the mortgagee's heirs or assigns, and assigns, all her or his right and claim of dower of, in and to all and singular the premises within mentioned and referred to.

GIVEN under my hand and seal this 13th day of January 1975  
*Edward R. Hamer*  
 Notary Public for South Carolina  
 My commission expires: 9-3-79

SEAL  
*Janet L. Smith*

RECORDED FEB 14 '75 19112  
 At 4:11 P.M.

FEB 14

I hereby certify that the within Mortgage has been  
 this 14th day of February  
 1975 at 4:11 P. M. recorded in  
 Book 1333 of Mortgages, page 193  
 No. 19112  
 Register of Meane Conveyances  
 Greenville County  
 \$32,000.00  
 Form No. 142  
 Section 1 McAllister Plaza, S.C.  
 Lot Cor Greenacre Rd. & W.  
 Antrim Dr. McAllister Plaza

Mortgage of Real Estate

Southern Bank And Trust Co.

TO  
 Harry B. Luthi  
 STATE OF SOUTH CAROLINA  
 COUNTY OF Greenville