

The Mortgage further covenants and agrees as follows:

- 1. That the mortgage shall secure the Mortgage to such further sums as may be advanced hereafter, at the option of the Mortgagee, for the payment of taxes, insurance premiums, repairs, interest on the property and for the necessary expenses. This mortgage shall also secure the Mortgagee to any further loans advanced by any lender or lenders that may be made hereafter to the Mortgagee, as well as the balance of any such loans not covered by the original mortgage. All such loans advanced shall bear interest at the same rate as the mortgage debt and shall be payable on demand of the Mortgagee unless otherwise provided in writing.
- 2. That it will keep the improvements now existing or hereafter created 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 at least equal to 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 favor payable to the Mortgagee, and that it will pay a premium thereon 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 and every company concerned to make payment on a loss payable 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 created in good repair, and in the case of a contract to build, that it will complete the same in accordance with the contract and shall at all times keep the Mortgagee advised of the progress of the work, and make whatever repairs are necessary, including the completion of any construction work unfinished, and shall be responsible for 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 levies, and shall defend the mortgaged premises 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 process be instituted pursuant to this instrument, any judge having jurisdiction at the time of such appointment of a receiver of the mortgaged premises, or any authority to take possession of the mortgaged premises, and the rents, issues and profits thereof, including a receiver to be named by the Court in the event such premises are foreclosed by the mortgagee, and after deducting all charges and expenses attendant upon such proceeding and the retention 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 shall be 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 Mortgagee to the Mortgagee shall become immediately due and payable, and this mortgage may be foreclosed. Should any legal process be instituted for the foreclosure of this mortgage, or should the Mortgagee become a party to 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 court or authority at law for collection, or otherwise, all costs and expenses incurred by the Mortgagee, and any reasonable attorney's fees, shall be paid by the mortgagor immediately on demand, at the option of the Mortgagee, as a part of the debt secured hereby, and may be recovered as such in any court of law.
- 7. That the Mortgagee shall hold the proceeds of any sale or conveyance of the premises subject to a default under this mortgage or on the note secured hereby. If the Mortgagee should fail to comply with the terms, conditions, and covenants of this mortgage, the Mortgagee shall fully perform all the terms, conditions, and covenants of the mortgage, and if the debt secured hereby, 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, assigns and assigns of the parties herein. Where used the singular shall include the plural, the plural the singular, and the use of one gender shall be applicable to all genders.

WITNESS the Mortgagee's hand and seal this

day of

19

SIGNED, sealed and delivered in the presence of

[Signature]
[Signature]

[Signature] SEAL
[Signature] SEAL
 SEAL
 SEAL

STATE OF SOUTH CAROLINA
 COUNTY OF

TESTATE

I, *[Name]*, personally appeared the undersigned witness and made oath that I saw the within named mortgagor sign, seal and as to 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

day of

19

Nearby Public for South Carolina
 My Commission Expires

SEAL

STATE OF SOUTH CAROLINA
 COUNTY OF

RENUNCIATION OF DOWER

I, the undersigned Notary Public, do hereby certify into all whom it may concern, that the undersigned wife, *[Name]*, of the above named mortgagor, respectively, do 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, 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 related.

GIVEN under my hand and seal this

day of

19

Nearby Public for South Carolina
 My Commission Expires

SEAL

411 75 At 9:33 A.M. # 698

Recorder of Deeds
 Greenville County
 \$ 14,000.00
 W. A. Sells & Co., Office Supplies, Greenville, S. C.
 Form No. 112
 Lot 18 Buncombe Rd., "Love 5852"
 Trs. Recd

I hereby certify that the within Mortgage has been
 this 11th day of July
 1975 at 9:33 A. M. recorded in
 Book 1313 of Mortgages, page 723
 M. No. 898

Mortgage of Real Estate

TO

STATE OF SOUTH CAROLINA
 COUNTY OF
 4328 RV-2