

The Mortgagor further covenants and agrees as follows:

- (1) That this mortgagor shall insure the Mortgagee for such further sums as may be advanced hereafter, at the option of the Mortgagee, for the payment of taxes, insurance premiums, public assessments, repairs or other charges payable by the Mortgagor. This mortgage shall also insure the Mortgagee for any further loans, advances, redemptions or payments that may be made hereafter to the Mortgagor by the Mortgagee so long as the total indebtedness thus secured does not exceed the original amount shown on the face hereof. All sums so 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 erected on the mortgaged premises, insured as may be required from time to time 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 such amount as may be required by the Mortgagee and insurances shall be payable 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 will deliver to the Mortgagee the proceeds of any policy insuring the mortgaged premises, or the improvements thereon, or the Mortgagee shall be entitled to have payment for a loss directly to the Mortgagee for the amount of the loss on the Mortgage debt, whether 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 to construct or complete the same without interruption and will pay for so the Mortgagee may, at its option, enter upon said premises to make whatever repairs or improvements, including the completion of any construction work underway, and charge the expenses for such work to 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 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, the Mortgagee, or its attorney in law, or its receiver, or otherwise, appoint a receiver of the mortgaged premises, with full authority to collect the rents, issues and profits of the mortgaged premises and collect the rents, issues and profits, including a reasonable attorney's fee, and that the receiver, or other person appointed by the Mortgagee, shall apply the residue of the rents, issues and profits to the payment of the debt secured hereby.
- (6) That if there is a default in the performance of any of the 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 such proceedings be instituted for the foreclosure of this mortgage, or should the Mortgagee become a party of any suit, judgment or foreclosure of the title in 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 shall be recoverable 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 10th day of July, 1975.

SIGNED, sealed and delivered in the presence of

Julius B. Aiken (SEAL)

Alice Lamm (SEAL)

_____ (SEAL)

_____ (SEAL)

STATE OF SOUTH CAROLINA PROBATE
COUNTY OF GREENVILLE

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

SWORN to before me this 10th day of July, 1975

Julius B. Aiken (SEAL) *Alice Lamm*

Notary Public for South Carolina
My commission expires: _____

STATE OF SOUTH CAROLINA RENUNCIATION OF DOWER
COUNTY OF GREENVILLE

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 whomsoever, 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 of, in and to all and singular the premises within mentioned and released.

GIVEN under my hand and seal this 10th day of July, 1975.

Julius B. Aiken (SEAL)

Notary Public for South Carolina
My commission expires: _____

I hereby certify that the within Mortgage has been this 10th day of July, 1975 at 12:26 P.M. recorded in Book 1344 of Mortgage, page 3, A. No. 1325.

Register of Marine Conveyance
Greenville, South Carolina

Prepared by Julius B. Aiken, Attorney at Law
\$ 500.00 Greenville, S.C.

Lot 58 Donaldson St. Victor
Monahan Sec. 3

1975 At 12:26 P.M. 1975

WILLIAM H. DAVIS and SARAH P. DAVIS

TO

KALLICE M. ROID

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

JULIUS B. AIKEN
ATTORNEY AT LAW
AIKEN BUILDING
403 PETTIGRU ST.
GREENVILLE, S.C. 29601

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