

The Mortgagor further covenants and agrees as follows:

1. That this mortgage shall secure 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 purposes pursuant to the covenants herein. This mortgage shall also secure the Mortgagee for any further loans, advances, advances or credits 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 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 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 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 thereon when due, and that it shall hold in trust for the Mortgagee the proceeds of any policies insuring the mortgaged premises and (besides the amount paid to the company) a sum equal to the amount of any loss payable to the Mortgagee, to the extent of the loss sustained on the Mortgage debt, whether by fire or not.

3. That it will keep all improvements now existing or hereafter created on the mortgaged property, and in the case of a construction loan, that it will continue to do so until completion without interruption, and if it fails to do so, the Mortgagee may, at its option, enter upon said premises, make such repairs as are necessary, including the completion of any construction work in progress, 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 regulations affecting the mortgaged premises.

5. That it hereby assigns all rents, issues and profits of the mortgaged premises to and after any default hereunder, and agrees that, should all 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, including a reasonable fee to be fixed by the Court in the event said premises are occupied by the mortgagor and after deducting all charges and expenses incurred in 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 in the event of 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 to any suit under this mortgage, or the sale of the premises described herein, or should the debt secured hereby or any part thereof be placed in the hands of any court or of any receiver, or should any suit or otherwise, all costs and expenses incurred by the Mortgagee, and a reasonable attorney's fee, shall be paid by the Mortgagor and payable immediately on demand at the option of the Mortgagee, as a part of the debt secured hereby, and may be recovered thereon as provided hereunder.

7. That the Mortgagee shall hold and enjoy the premises above described until there is a default under this mortgage or in the note secured hereby. In the event of a default under 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, including a reasonable fee to be fixed by the Court in the event said premises are occupied by the mortgagor and after deducting all charges and expenses incurred in 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, and may be recovered thereon as provided hereunder.

8. That the covenants herein contained shall bind and the benefits and advantages shall accrue to the respective heirs, executors, administrators, assigns or assigns in law 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.

IN WITNESS WHEREOF, Mortgagor has caused this instrument to be executed and delivered this 18th day of July 1975

WITNESSED by me and delivered in the presence of:

Signature of Mortgagor: WM. E. SMITH, LTD. (S)
Signature of Witness: William E. Smith, President
Signature of Secretary: William E. Smith

STATE OF SOUTH CAROLINA / PROBATE
COUNTY OF GREENVILLE /

Personally appeared the undersigned witness and made oath that (s)he saw the within named mortgagee by its duly authorized officer(s) sign, seal and as its act and deed of said corporation executed and deliver the within written instrument and that (s)he, with the other witness subscribed above witnessed the execution thereof.

SWORN to before me this 18th day of July 1975.
Notary Public for South Carolina
My Commission Expires 8/28/78

RECORDED JUL 18 75 at 3:23 P.M. 16:3

ROBERT C. WEST TO
Mortgage of Real Estate
RE/105
I herewith certify that the within Mortgage has been this 19 day of July 1975 at 3:20 P.M. recorded in Book 13111 of Mortgage, page 152. As No. 92 3:20 PM.
Register of Deeds (Conveyance, Greenville County)
\$ 2,000.00
WILLIAM D. RICHARDSON
Attorney At Law
P. O. Box 10081
Greenville, S. C. 29603
Lot 23 Fernbrook

Handwritten notes: 2.570, 5.80, C. TIMOTHY SULLIVAN, ATTORNEY AT LAW, P.A., X 343:05

12-AR 8237