

The Mortgagee further covenants and agrees as follows:

1. That this mortgage shall secure the Mortgagee for such further loans as may be advanced by the Mortgagee for the payment of taxes, assessments, public taxes, and other taxes, and for the payment of interest on this mortgage shall also secure the Mortgagee for any further loans, advances, or disbursements made by the Mortgagee by the Mortgagee so long as the total indebtedness secured by this mortgage does not exceed the amount of the principal 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 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 no event less than the mortgage debt, 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 indorsed payable to the Mortgagee, and that it will pay all premiums therefor when due, and that it will assign to the Mortgagee the proceeds of any policy covering the mortgaged premises and 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 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 shall at all times see that the Mortgagee, as at its option, either repairs or replaces, make all necessary repairs, 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.

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, any judge, having jurisdiction may, at Chambers or otherwise, appoint a receiver of the mortgaged premises, with full authority to take possession of the same and premises and collect the rents, issues 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 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, insured hereon, or should the debt secured hereby, or any part thereof be placed in the hands of any attorney at law for collection, in suit or otherwise, all costs and expenses incurred by the Mortgagee, and a reasonable attorney's fee, shall be deemed to be due and payable immediately on demand at the option of the Mortgagee, as a part of the debt secured hereby, and may be recovered and collected hereunder.

7. That the Mortgagee shall hold and enjoy the premises hereby secured until there is a default under this mortgage or in the note secured hereby. It is the intent of the parties to this instrument that if the Mortgagee shall fully perform all the terms, conditions, and covenants of the mortgage, and of the note secured hereby, that then this mortgage shall be entirely null and void, and is intended 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 hereto. When 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 Mortgagee's hand and seal this 10th day of August 1975

SIGNED, sealed and delivered in the presence of

*[Handwritten signature]*

*Randall Massengale*  
Randall Massengale

SEAL

SEAL

*Mary Elizabeth Massengale*  
Mary Elizabeth Massengale

SEAL

SEAL

STATE OF SOUTH CAROLINA  
COUNTY OF GREENVILLE

TESTATE

Personally appeared the undersigned witness and made oath that she saw the within named mortgagor sign, seal and as her 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 10th day of August 1975

Notary Public for South Carolina  
My Commission Expires:

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, widow of the above named mortgagor, respectively, did this day appear before me, and on 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, do renounce, release and waive to the mortgagee and the mortgagee's heirs or successors and assigns, all her interest and estate, and all her right and claim of dower, in and to all and singular the premises within mentioned and released.

GIVEN under my hand and seal this 10th day of August 1975

Notary Public for South Carolina  
My Commission Expires:

RECORDED AUG 12 '75 AT 11:30 A.M.

HILLY AND HILLY  
Attorneys at Law  
Greenville, South Carolina  
507 E. 11th St.  
Greenville, S.C. 29615

Register of Deeds, Greenville, Greenville County  
I hereby certify that the within Mortgage has been  
this 12th day of August  
1975 at 11:30 A.M. recorded in  
Book 1346 of Mortgages, page 53  
W. No. 3911

Mortgage of Real Estate

CALVIN KELLETT AND  
TO  
BARRY S. KELLETT  
*[Handwritten signature]*

RANDALL MASSINGALE and  
MARY ELIZABETH MASSINGALE

3911  
RILEY & RILEY 3911  
AUG 12 1975  
STATE OF SOUTH CAROLINA  
COUNTY OF GREENVILLE

52-NV 8237