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(2) That it will keep the improvements now existing or hereafter erected on the mortgaged premises continuously insured against loss by fire and such other hazards, casualties and contingencies as may be required from time to time by the Mortgagee and in such amounts as may be required by the Mortgagee, and that it will pay promptly when due any premiums on such insurance for the payment of which it shall have failed to pay after ten days written notice from the Mortgagee, and that all such insurance shall be carried in companies acceptable to the Mortgagee and that the policies and renewals thereof will be held by the Mortgagee and have attached thereto loss payable clauses in favor of and in form acceptable to the Mortgagee. In the event of loss it will give immediate notice by mail to the Mortgagee who may make proof of loss if not made promptly by the Mortgagor, and each insurance company concerned is hereby authorized and directed to make payment for such loss directly to the Mortgagee instead of to the Mortgagor and the Mortgagee jointly, and the insurance proceeds, or any part thereof, may be applied by the Mortgagee at its option either to the reduction of the indebtedness hereby secured or to the restoration or repair of the property damaged. In event of foreclosure of this mortgage or other transfer of title to the mortgaged property in extinguishment of the indebtedness secured hereby, all right, title and interest of the Mortgagor in and to all insurance policies then in force shall pass to the purchaser or grantee.

(3) That it will keep all improvements now existing or hereafter erected in good repair and will not commit or suffer any waste of the mortgaged premises or any part thereof and will not demolish or remove any building thereon without the written consent of the Mortgagee. It will promptly repair, restore or rebuild any building now or hereafter on the premises which may become damaged or destroyed, and will pay when due all claims for labor performed and materials furnished therefor. It will comply with all laws, ordinances, regulations and restrictions affecting the mortgaged premises and will not commit or suffer any act to be done in violation of any such law, ordinance, regulation or restriction. It will cultivate, irrigate, fertilize, fumigate, prune and do all other acts which from the character or use of the mortgaged premises may be reasonably necessary, the specific enumeration herein not excluding the general. It will not initiate or acquiesce in any change in the zoning classification affecting the mortgaged premises without the prior written consent of the Mortgagee. It will plow, maintain and conduct farming operations upon the mortgaged premises in a good and husbandlike manner. It will not abandon the property. It will keep the mortgaged premises and every part thereof free from noxious weeds and grass. It will not permit any lien to attach to the mortgaged premises superior to the lien hereof, and will promptly discharge any such lien which may attach subsequent to the execution hereof. It will not permit, commit or suffer any waste, impairment or deterioration of the mortgaged premises or any part thereof. In the event of the failure of the Mortgagor to keep the premises in good repair as required by this mortgage, the Mortgagee or its assigns may enter upon the premises after ten days written notice to the Mortgagor, mailed to the last address of the Mortgagor known to the Mortgagee, and may make such repairs as may be reasonably necessary for the preservation thereof, the cost of which shall become immediately due and payable and bear interest at the rate of eight per centum per annum, and the Mortgagee shall not be required to make an accounting for the rents, issues and profits arising therefrom except for the net amount thereof actually received. The Mortgagee may rely on any bill, statement or estimate procured from any appropriate public office or from any plumber, contractor or agent without incurring any liability for the accuracy of such bill, statement or estimate or for any payment made or thing done in reliance thereon and may pay any such bill or statement in the exact amount thereof without deduction or contest.

(4) That it will pay, when due and before any penalty attaches thereto, all taxes, public assessments and other governmental or municipal charges, fines or impositions for which provision has not been made hereinabove, and will promptly deliver the official receipts therefor to the Mortgagee. In default thereof the Mortgagee may pay the same, and any payments so made shall bear interest at the rate of eight per centum per annum from the date thereof and shall be secured hereby. The Mortgagee may require the Mortgagor to deposit monthly with the Mortgagee one-twelfth of the yearly taxes and assessments next to become due, such deposits to be held by the Mortgagee without interest and to be applied to the payment of such taxes and assessments as they become due. In the event of default in any of the provisions contained in this mortgage or in the note secured hereby, the deposits may be applied by the Mortgagee on the indebtedness secured hereby in such manner as the Mortgagee may elect. When the indebtedness hereby secured shall have been paid in full, the deposits or any sums then remaining to the credit of the Mortgagor shall be returned without interest. The Mortgagor will not claim any deduction from the taxable value of the property by reason of this mortgage or the note secured hereby.

(5) That it hereby assigns all rents, issues and profits of the mortgaged premises from any and every default hereunder, and agrees that should legal proceedings be instituted pursuant to this instrument and a decree be entered therein, or otherwise, appointing 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 rental to be fixed by the Court in the event no decree be entered as to 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 to 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 the 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 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 at any time thereafter at the option of the Mortgagee, as a part of the debt secured hereby, and may be recovered 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 24th day of July 1975.
SIGNED, sealed and delivered in the presence of:

Linda M. Light
Tonya M. Dill

X Alonzo Richardson (SEAL)
X Katie Richardson (SEAL)
(SEAL)
(SEAL)

STATE OF SOUTH CAROLINA
COUNTY OF

PROBATE

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 mortgage and that (s)he with the other witness subscribed above witnessed the execution thereof.

SWORN to before me this 24th day of July 1975.
Tonya M. Dill
Notary Public for South Carolina SEAL

STATE OF SOUTH CAROLINA
COUNTY OF

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 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 mortgagee(s) and the mortgagee's(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

day of 19

Notary Public for South Carolina. (SEAL)

X Katie Richardson

RECORDED AUG 12 '75 At 12:00 P.M. 3913

Mortgage of Real Estate

Alonzo and Katie Richardson

TO

Southern Discount Company, Inc.
Mauldin Square
Mauldin, SC 29662

STATE OF SOUTH CAROLINA
COUNTY OF Greenville

AUG 12 1975
AUG 12 1975
3913

RM 8267

Dated this 12th day of August 1975.
Recorded in Book 1346 of Mortgages, page 55
At No. 3913
Register of Mesne Conveyance Greenville County

$ 1,020.00
Lot, Howard Dr. Simpsonville