

The Mortgagee shall cause the Mortgagee to be insured by a licensed insurer, at the option of the Mortgagee, for the purpose of insuring the mortgaged premises against fire and theft for purposes pursuant to the covenants herein. The mortgagee shall cause the Mortgagee to be insured by a licensed insurer against any liability that may be made hereafter to the Mortgagee by the Mortgagor or any other person, and the cost of such insurance shall be paid by the Mortgagor. All sums so insured 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 lightning hazards specified by Mortgagee, in an amount not less than the mortgage debt, or in such amounts as may be required by the Mortgagee, and the policies acceptable to it, and that all such policies and renewals thereof shall be held by the Mortgagee, and hereafter, and the net loss payable clauses in favor of, and in form acceptable to the Mortgagee, and that it will pay all premiums therefor, and that it will be liable to the Mortgagee the proceeds of any policy insuring the mortgaged premises and does hereby authorize the Mortgagee to receive payment for a loss directly to the Mortgagee, to the extent of the balance owing on the Mortgage debt at the time of the report.

3. That it will keep the improvements now existing or hereafter created in good repair, and, in the case of a construction loan, that it will cause the improvements to be completed within the time specified in the Mortgagee's plan, and at its option, enter into and pay for any repairs or the completion of such improvements to the mortgage debt.

4. That it will pay, when due, all taxes, public assessments, and other governmental or municipal charges, taxes 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 process be instituted against the mortgagor, any judge having jurisdiction may, at the option of the Mortgagee, appoint a receiver of the mortgaged premises, or that it will, without further process, and of the mortgaged premises and collect the rents, issues and profits, and that a reasonable amount to be fixed by the court in the event said premises are so occupied by the mortgagor and after deducting all charges and expenses attending 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 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 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, or otherwise, all costs and expenses incurred by the Mortgagee, and a reasonable attorney's fee, shall be paid by the Mortgagor, immediately or on demand, at the option of the Mortgagee, as a part of the debt secured hereby, and may be recovered by the Mortgagee.

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. If a default occurs, the Mortgagee shall fully perform all the terms, conditions, and covenants of the mortgage, and of the note secured hereby, and that this mortgage shall be entirely 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 hereto. Wherever used the singular shall include the plural, the plural the singular, and the use of one gender shall be applicable to the other.

WITNESS the Mortgagee's hand and seal this 14th day of August 1975

SIGNED and sealed in presence of

Alvin V. Crisp SEAL

Ray D. Lathrop SEAL

SEAL

SEAL

STATE OF SOUTH CAROLINA }
 COUNTY OF GREENVILLE }
 TESTATE

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

SWORN to before me this 14th day of August 1975

Ray D. Lathrop SEAL

Notary Public for South Carolina
 My Commission Expires 3-7-83

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, 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 did freely, voluntarily, and without any compulsion, dread or fear of any person whatsoever, renounce, release and forever relinquish unto the mortgagor(s) and the mortgagor'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 14th day of August 1975

Ray D. Lathrop SEAL

Notary Public for South Carolina
 My Commission Expires 3-7-83

RECORDED AUG 14 1975 At 3:34 P.M. # 4185

RAY D. LATHROP
 ATTORNEY AT LAW
 X 41853X
 STATE OF SOUTH CAROLINA
 COUNTY OF GREENVILLE

Alvin V. Crisp,

Southern Bank and Trust
 Company
 Travelers Rest, South Carolina

TO

Mortgage of Real Estate

Hereby certifies that the within Mortgage has been
 this 14th day of August
 1975 at 3:34 P.M. recorded in
 Book 1346 of Mortgages, page 203
 At No. 4183

Register of Mesne Conveyances
 Greenville County

W. A. Sells & Co., Office Supplies, Greenville, S. C.
 Form No. 112 AM 874

Ray D. Lathrop
 1000 White Horse Rd.
 Greenville, S.C.

5555

2-AR 6237