The Mortgagor further covenants and agrees as follows:

DOCUMENTARY STAMP

1. That the mortgage shall secure the Mortgagee for such further sum as may be advanced hereafter, at the option of the Mortgagee, for the purpose of preserving or maintaining the property described herein, or for taxes, insurance premiums, public assessments or private mortgages on said premises which may be required or permitted to be paid by the Mortgagee; all sums so advanced shall bear interest at the same rate as the mortgage debt and shall be payable on demand, or as otherwise provided in writing.

2. That it will keep the improvements now existing or hereafter erected on the mortgaged property continuously insured against loss by fire and such other hazards specified by Mortgagee from time to time by the Mortgagee against loss by fire and such other hazards specified by Mortgagee, in such amounts, and for such periods as may be required by the Mortgagee, and in companies acceptable to the Mortgagee, and that all such policies will 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 deliver to the Mortgagee such policies, along with receipts evidencing the payments of premiums therefor when due; and that in case it fails to do so the Mortgagee may procure such insurance and pay the premiums therefor, and the Mortgagor hereby authorizes each insurance company to which any such payment is made by the Mortgagee to make future payments to the Mortgagee after any default hereunder by the Mortgagor, without obligation to inquire into the validity of any claim then made by the Mortgagor, and without notice to the Mortgagor, and hereby appoints the Mortgagee agent and attorney-in-fact of the Mortgagor to receive such payments, and to endorse any draft therefor required in order to collect the proceeds thereof, and to apply the proceeds, at the option of the Mortgagee, either toward restoration or repair of the property damaged or toward payment of the debt secured hereby, whether or not then due, in such order as to any part thereof as the Mortgagee may determine, or at the option of the Mortgagee the entire amount so collected or any part thereof may be released to the Mortgagor. Such application or release shall not cure or waive any default or notice of default hereunder or invalidate any act done pursuant to such notice.

3. That it will keep all improvements now existing or hereafter erected on the mortgaged property in good repair and will not commit or suffer any waste of the property without the written consent of the Mortgagee, and will comply promptly with all requirements of any governmental authority with respect to the mortgaged property, and will make whatever repairs or renewals are necessary, including the replacement of any fixtures which may become worn out or obsolete, to keep the property in good condition at all times, and will pay for any repairs or improvements made by the Mortgagee pursuant to the provisions of this mortgage. All such repairs or improvements shall become part of the mortgaged property and shall be covered by this mortgage.

4. That it will pay, when due, 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 official receipts therefor to the Mortgagee. In the event of the passage after the date of this mortgage of any law of this State deducting from the value of land for the purpose of taxation any lien thereon, or changing in any way the laws now in force for the taxation of mortgages or debts secured by mortgages for state or local purposes, or the manner of the collection of any such taxes, so as to affect this mortgage or the debt secured hereby, or the holder thereof, then the Mortgagor, upon demand by the Mortgagee, shall pay such taxes or reimburse the Mortgagee therefor; provided, however, that if in the opinion of counsel for the Mortgagee it might be unlawful to require the Mortgagor to make such payment or reimbursement, then the Mortgagee may declare all of the indebtedness due and payable in a reasonable number of days thereafter.

5. That the Mortgagor shall not sell, convey, or transfer the mortgaged property or any part thereof, or any interest therein, without the written consent of the Mortgagee, and that any such sale, conveyance or transfer without such consent shall constitute a default hereunder and shall render the entire indebtedness secured hereby immediately due and payable at the option of the Mortgagee. The consent by the Mortgagee to one such sale, conveyance or transfer shall not be deemed to be a consent to any subsequent sale, conveyance or transfer.

6. 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 number 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 20th day of August 1975

SIGNED, sealed and delivered in the presence of:

Thomas E. Bradley (SEAL)

Linda C. Bradley (SEAL)

(SEAL)

(SEAL)

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

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

SWORN to before me this 20th day of August 1975

(SEAL)

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 (wives) of the above named mortgagor(s) respectively, did this day appear before me, and 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)' heirs or successors and assigns, all her interest and estate, and all her right and claim of dower of, in or to all and singular the premises within mentioned and released.

GIVEN under my hand and seal this

20th day of August 1975

Linda C. Bradley (SEAL)

Notary Public for South Carolina
My Commission expires

RECORDED AUG 21 '75 at 12:24 P.M.

4790

RICHARD OLIN J. HOOD, & GILREATH, P.A.
ATTORNEYS AT LAW

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

Thomas E. Bradley and
Linda C. Bradley

TO

Southern Bank and Trust
Company

Mortgage of Real Estate

I hereby certify that the within Mortgage has been this ... day of August 75 at ... A M recorded in Book ... of Mortgages, page ... As No. ...

Register of Mesne Conveyance
... County

W.A. Seidel & Co., Office Supplies, Greenville, S.C.
Form No. 112

(OLD Commonwealth Ed.)

RECORDED AUG 21 '75 at 12:24 P.M. 9637

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