

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, readvances or credits that may be made hereafter to the Mortgagee by the Mortgagee so long as the total indebtedness thus secured does not exceed the original amount advanced to the Mortgagee. All sums so advanced shall bear interest at the same rate as the mortgage debt and shall be payable on demand or at the Mortgagee's option as provided in writing.
- (2) That it will keep the improvements now existing or hereafter erected on the mortgaged premises, and 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 the Mortgagee. All such policies shall be held by the Mortgagee, and have attached thereto loss payable clauses in favor of the Mortgagee, and that it will pay all premiums therefor when due, and that it does hereby assign to the Mortgagee all the proceeds of such policies and that it does hereby bind itself to the extent of the balance owing on the Mortgage debt, whether due or not.
- (3) That it will keep all improvements now existing or hereafter erected on the mortgaged premises in good repair, and that it will continue construction until completed without interruption, and should it fail to do so, the Mortgagee may, at its option, enter upon said premises, make whatever repairs are necessary, including the completion of any construction work, 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 charges, and all charges, fees or other impositions against the mortgaged premises. That it will comply with all state, county 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 date hereunder, and agrees that, should legal proceedings be instituted pursuant to this instrument, any judge having jurisdiction of Chancery or otherwise, appoint a receiver of the mortgaged premises, with full authority to take possession of the mortgaged premises, and to 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 to apply the same to the payment of the debt secured hereby, and the execution of its trust as receiver, shall apply the same 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 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 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 Mortgagor shall hold and enjoy the premises above conveyed until there is a default in 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 29th day of August 1977
 SIGNED, sealed and delivered in the presence of:

James D. Calmes III
Percy P. Crumley

day of August 19 77

Harold E. Crumley (SEAL)
Myra D. Crumley (SEAL)
 _____ (SEAL)
 _____ (SEAL)

STATE OF SOUTH CAROLINA }
 COUNTY OF GREENVILLE }

PROBATE

Personally appeared the undersigned witness and made oath that she saw the within named mortgagor sign, seal and as its 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 29th day of August 19 77.

James D. Calmes III (SEAL)
 Notary Public for South Carolina
 My commission expires 6/12/86

Percy P. Crumley

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 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

29th day of August 19 77
James D. Calmes III (SEAL)
 Notary Public for South Carolina
 My commission expires 6/12/86

Myra D. Crumley
 Myra D. Crumley

Recorded August 30, 1977 at 9:33 AM

I hereby certify that the within Mortgage has been this 30th day of August 19 77 at 9:33 M. Recorded in Book 1408 of Mortgages, page 116 As No. _____ Registrar of Menne Conveyance Greenville County
 LAW OFFICES OF \$ 8,100.00 Part Tract 1, Cor. State Hwys # 253 & 156, Oneal TP

Mortgage of Real Estate

TO
 Southern Bank and Trust Company
 P. O. Box 1324
 Greenville, SC 29602

COUNTY OF GREENVILLE

STATE OF SOUTH CAROLINA

AUG 30 1977 X 66677