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The Mortgagee 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, realizations or credits that may be made hereafter to the Mortgagee by the Mortgagee so long as the total indebtedness thereunder does not exceed the original amount shown on the face hereof. All sums so advanced shall bear interest at the same rate as the mortgage hereon and shall be payable on demand of the Mortgagee unless otherwise provided in writing.
- (2) That it will keep the premises and any other property covered as may be required from time to time by the Mortgagee in good repair and any other hazards specified by Mortgagee in a amount not less than the mortgage debt or in such amount as may be required by the Mortgagee and in co-operation acceptable to it, and that all such policies and renewals thereof shall be held by the Mortgagee and that all such policies shall be payable clauses as favor of and in form acceptable to the Mortgagee, and that it will pay all premiums therefor when due, and that it hereby assigns to the Mortgagee the proceeds of any policy or policies covering the mortgaged premises and does hereby authorize such mortgagee to apply the proceeds to make payment for a loss directly to the Mortgagee, to the extent of the balance owing on the Mortgage debt, whether due or not.
- (3) That it will keep the premises and any other property covered as may be required from time to time by the Mortgagee in good repair and in the case of a construction loan, that it will continue to maintain the same in good repair until the completion of any construction work underway and charge the expenses for such repairs or the completion of such work to the mortgagor.
- (4) That it will pay when due all taxes, public assessments, and other governmental or municipal charges, fees 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 mortgaged 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 proceedings 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 Mortgagee 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 or otherwise, all costs and expenses incurred by the Mortgagee, and a reasonable attorney's fee, shall thereupon become 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 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 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 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, survivors 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 Mortgagee's hand and seal this 18th day of November 1977

SIGNED, sealed and delivered in the presence of:

[Signature] (SEAL)
[Signature] (SEAL)
[Signature] (SEAL)
[Signature] (SEAL)

Mary Ann Snyder (SEAL)
 Mary Ann Snyder

STATE OF SOUTH CAROLINA }
 COUNTY OF GREENVILLE } PROBATE

Personally appeared the undersigned witness and made oath that she saw the within named mortgagee sign, seal and as its act and deed deliver the within written instrument and that (s)he, with the other witness subscribed above witnessed the execution thereof.

SWORN to before me this 18th day of November 1977.

[Signature] (SEAL)
 Notary Public for South Carolina
 My Commission expires 4/7/79

[Signature]

STATE OF SOUTH CAROLINA }
 COUNTY OF } RENUNCIATION OF DOWER
 NOT NECESSARY - WOMAN MORTGAGOR.

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 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

day of 19

[Signature] (SEAL)
 Notary Public for South Carolina

RECORDED NOV 18 1977 At 4:09 P.M.

15650

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DESSA LATHAN SMITH & COMPANY, P.A.
 South Carolina
 Greenville, South Carolina

STATE OF SOUTH CAROLINA
 COUNTY OF GREENVILLE

MARY ANN SNYDER

TO

FIRST CITIZENS BANK AND TRUST COMPANY

Mortgage of Real Estate

I hereby certify that the within Mortgage has been this 18th day of November 1977

at 4:09 P. M. recorded in Book 2116 of Mortgages, page 203 As No. _____

Register of Meane Conveyance Greenville 1129 County

LAW OFFICES OF
 THOMAS C. BRISSEY, P. A.
 ATTORNEY AT LAW
 636 North Academy Street
 Greenville, South Carolina 29601

\$ 5,650.20
 Lot, Buncombe Rd.

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