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The Mortgagor further covenants and agrees as follows:

1. That [illegible] to the Mortgagee for such further sum 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 [illegible] and interest thereon. [illegible] shall be payable on demand and, unless otherwise agreed in writing, [illegible] at the same rate as the mortgage debt. [illegible] shall be payable on demand and shall bear interest at the same rate as the mortgage debt.

2. That [illegible] hereafter erected on the mortgaged property insured as may be required from time to time by the Mortgagee against loss by fire and other hazards specified by Mortgagee, in an amount [illegible] less than the mortgage debt or [illegible] Mortgagee and in companies acceptable to Mortgagee, with loss payable first to Mortgagee up to the amount unpaid on the mortgage debt, whether or not due, and then to Mortgagor. All amounts [illegible] by any insurance policy may be applied by Mortgagee upon any indebtedness secured hereby and in such order as Mortgagee may determine, or, at the option of Mortgagee, the entire amount so collected or any part thereof may be released to 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. In the event of foreclosure, all rights of the Mortgagor in insurance policies then in force shall pass to the purchaser at the foreclosure sale.

3. That [illegible] shall be payment for a loss directly to the Mortgagee to the extent of the balance owing on the Mortgage debt whether or not then due.

4. That [illegible] assessments and other governmental or municipal charges, fines or other impositions against the mortgaged premises and shall pay all governmental and municipal fines and assessments affecting the mortgaged premises.

5. That [illegible] 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, the Mortgagor waiving the necessity of [illegible] and giving to the Mortgagee full power to rent, lease and operate the mortgaged premises, including the power to lease the mortgaged premises for a period of time extending beyond the date of the mortgage debt, and the receiver shall be entitled to receive a reasonable rental for the mortgaged premises so rented or leased. The receiver, out of the rents or proceeds of the mortgaged premises, shall pay all charges and expenses attending the operation, management and control of the mortgaged premises and of the receivership, including his reasonable compensation and attorney's fees, and any balance of such rents and proceeds remaining in the hands of the receiver shall be applied to the reduction of the mortgage debt in such manner and proportion as the Mortgagee may direct. The receiver or his agent may enter upon, take possession of, manage and operate the mortgaged premises or any part thereof, make repairs and alterations thereto, lease the mortgaged premises or any part thereof for periods of time extending beyond the date of the mortgage debt, collect the rents and proceeds therefrom, and perform such acts in connection with the mortgaged premises as the Mortgagee may deem proper. The receiver shall be entitled to receive a reasonable rental for the mortgaged premises so rented or leased. The receiver, out of the rents or proceeds of the mortgaged premises, shall pay all charges and expenses attending the operation, management and control of the mortgaged premises and of the receivership, including his reasonable compensation and attorney's fees, and any balance of such rents and proceeds remaining in the hands of the receiver shall be applied to the reduction of the mortgage debt in such manner and proportion as the Mortgagee may direct.

6. [illegible] shall any legal proceedings be instituted for the foreclosure of this mortgage or should the Mortgagee become a party to 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 an attorney at law for collection, then all costs and expenses incurred by the Mortgagee, including a reasonable attorney's fee, shall thereupon become immediately due and payable without notice or demand, at the option of the Mortgagee, as a part of the debt secured hereby and may be recovered and collected hereby.

7. That the Mortgagor shall hold and enjoy the premises above conveyed [illegible] and shall [illegible] the mortgage or the note secured hereby, [illegible] covenant 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 14th day of December 1977.

SIGNED, sealed and delivered in the presence of:

James Terry Jones

Margaret B. Link

David L. Jones (SEAL)

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

SWORN to before me this 14th day of December 1977.

Margaret B. Link (SEAL)

Notary Public for South Carolina

James Terry Jones

STATE OF SOUTH CAROLINA

COUNTY OF

RENUNCIATION OF DOWER

MORTGAGOR IS BACHELOR

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

(SEAL)

Notary Public for South Carolina

Recorded on the yearly unpaid balance.

STATE OF SOUTH CAROLINA

COUNTY OF GREENVILLE

David L. Jones

TO

Margaret B. Link

DEC 16 1977 At 10:36 A.M.

I hereby certify that the within Mortgage has been this 16th day of December 19 77 at 10:36 A.M. recorded in Book 1118 of Mortgages page 728 As No. 4328

Register of Mesne Conveyance Greenville County

LAW OFFICES OF

Laws and Daniel
300 East Coffee Street
Greenville, S.C.

$ 16,000.00
Lot, Gloria Dr., Saluda TP

4328 RV.2