

The Mortgage is further defined as follows:

- (1) That this mortgage shall be for the Mortgage for such further sums as may be advanced hereafter, at the option of the Mortgagee, for the payment of taxes, insurance, assessments, repairs or other purposes pursuant to the covenants herein. This mortgage shall also secure the Mortgage for any further advances, realties or credits that may be made hereafter to the Mortgagee by the Mortgagee so long as the total indebtedness of the mortgagor does not exceed the original amount of the loan hereof. All sums so advanced 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 premises insured by a policy or policies created on the mortgaged property issued as may be required from time to time by the Mortgagee and that any other hazards specified by Mortgagee in an amount not less than the mortgage debt, or such other amounts as may be determined by the Mortgagee and in compliance therewith, and that all such policies and renewals thereof shall be held by the Mortgagee and that the Mortgagee shall be entitled to the proceeds of any policy insuring the mortgaged premises and does hereby irrevocably assign to the Mortgagee the proceeds of any policy insuring the mortgaged premises and does hereby irrevocably assign to the Mortgagee the right to receive the payment for a loss directly to the Mortgagee, to the extent of the balance owing on the Mortgage debt, whether or not the same is covered by the policy.
- (3) That it will keep the premises insured by a policy or policies hereafter created in good repair and, in the case of a construction loan, that it will continue to insure the premises until the completion of the construction and shall if it fail to do so, the Mortgagee may, at its option, enter upon said premises, make whatever repairs or improvements it may deem necessary for the completion of any construction work underway, and charge the expenses for such repairs or the completion of the construction to the mortgagor.
- (4) That it will pay when due all taxes, assessments and other governmental or municipal charges, fines or other impositions against the mortgaged premises that it will comply with all laws, ordinances and regulations affecting the mortgaged premises.
- (5) That it hereby agrees to insure and protect 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 rents and profits with full authority to take possession of the mortgaged premises and collect the rents, issues and profits, including a reasonable rental fee paid 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 the moneys due 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 or on demand, at the option of the Mortgagee, as a part of the debt secured hereby, and may be received 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 intent and purpose 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, successors and assigns of the parties hereto. Wherever 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 19 day of December 1977
 SIGNED, sealed and delivered in the presence of:
Edler L. Miller

Charles J. Kerito

Ernest Smith (SEAL)
Princella B. Smith (SEAL)
 _____ (SEAL)
 _____ (SEAL)

STATE OF SOUTH CAROLINA } PROBATE
 COUNTY OF Greenville }
 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 19 day of December 1977
Charles J. Kerito (SEAL)
 Notary Public for South Carolina
 my comm. expires 7/24/79
Edler L. Miller

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 mortgagor(s) and the mortgagor(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 19 day of December 1977
Charles J. Kerito (SEAL)
 Notary Public for South Carolina
 my comm. expires 7/24/79
Princella B. Smith 21011

RECORDED JAN 13 1978 At 3:38 P.M.
 I hereby certify that the within Mortgage has been this 13th day of January 1978 at 3:38 P.M. recorded in Book 1120 of Mortgages, page 964. As No. _____
 Registrar of Marine Conveyances GREENVILLE County
 LAW OFFICES OF
 \$5,623.92
 Lot Piedmont Rd. Grove Tp.
 STATE OF SOUTH CAROLINA
 COUNTY OF Greenville
 ERNEST SMITH AND
 PRINCELLA B. SMITH
 9 Patterson Avenue
 Piedmont, S.C. 29673
 TO
 Southern Bank and Trust Company
 Box 189, Piedmont, S.C. 29673
 21011
 965
 1328 RV-2