...as follows:

...the Mortgagee for such further sums as may be advanced hereafter, at the option of the Mortgagee, for ... assessments, repairs or other purposes pursuant to the covenants herein. This mortgage shall also ... sums, expenses or costs that may be made hereafter by the Mortgagee or ... the Mortgagee's option, bear interest from the time ... secured hereby, and shall be payable on demand of the Mortgagee unless otherwise provided in writing.

2. That he will keep the improvements now existing or hereafter erected on the mortgaged property insured as may be required from time ... against loss by fire and any other hazards specified by Mortgagee in an amount not less than the mortgage debt or ... whichever is less, and that all such policies and renewals thereof shall be ... in favor of and with loss payable to the Mortgagee, and that it will pay ... premiums therefor when due, and that it will deliver to the Mortgagee such policies ... renewals thereof as from time to time may be required by the Mortgagee. In event of ... failure to pay such premiums when due, the Mortgagee may pay the same and the amounts so paid ... with interest at the rate specified in the note secured hereby, shall be secured by the lien of this ... mortgage and shall be payable by the Mortgagor to the Mortgagee on demand. In event of loss, Mortgagor will give prompt notice to the insurance company and the Mortgagee, and the Mortgagee may make proof of loss if not made promptly by the Mortgagor, and each insurance company concerned is hereby authorized and directed to make payment for such loss directly to the Mortgagee, to the extent of the balance owing on ... secured hereby, and the Mortgagee is hereby authorized, at its option, to apply the proceeds of any such policy ... the indebtedness secured hereby, whether due or not, or to the restoration or repair of the property damaged.

3. That he will keep the premises in good repair and in the case of a construction loan that it will ... commence promptly to do so the Mortgagee may at its option enter upon said premises, ... complete such work satisfactorily and charge the expenses for such repairs or the ... to the principal debt secured hereby.

4. That he will comply with all governmental laws and regulations affecting the mortgaged premises.

5. That he will not rent said premises from and after any default hereunder, and agrees that ... upon default hereunder the Mortgagee or any judge having jurisdiction may at Chambers or otherwise, appoint a receiver ... of the mortgaged premises and collect the rents, issues and profits and pay a ... all proceeds received by the receiver and after deducting all charges and expenses ... shall apply the balance of the rents and profits toward the payment of the ...

6. That if the Mortgagor shall fail to perform 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 secured hereby 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 the mortgaged premises or affecting the title thereto, or should the debt secured hereby or any part thereof be placed in the hands of an attorney for collection, the Mortgagor agrees to pay, in addition to the principal and interest herein, or should the debt secured hereby or any part thereof be placed in the hands of an attorney for collection, all costs and expenses incurred by the Mortgagee, and a reasonable attorney's fee shall ... be allowed and collected 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 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 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 7th day of January 19 78.

SIGNED, sealed and delivered in the presence of

Clarence A Caffrell

James L. McKinney Jr.

Furman Cooper (SEAL)
Furman Cooper

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

SWORN to before me this 7th day of January 1978.

James L. McKinney (SEAL)
Notary Public for South Carolina
My commission expires September 30, 1980

Clarence A Caffrell

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 7th day of January 19 78

James L. McKinney Jr. (SEAL)
Notary Public for South Carolina
My commission expires September 30, 1980

Lois H. Cooper

RECORDED JAN 27 1978 At 2:00 P.M.

22300

JAN 27 1978 X

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

Furman Cooper
Po. Box 6491
Greenville, S.C. 29606

TO

Frank Ulmer Lumber Co., Inc.
P.O. Box 8476
Greenville, S.C. 29604

Mortgage of Real Estate

I hereby certify that the within Mortgage has been this 27th day of January 19 78 at 2:00 P.M. recorded in Book 1422 of Mortgages, page 47 As No.

Register of Mesne Conveyance Greenville County

LAW OFFICES OF

$7,180.76

Lot 122 Stoney Creek Dr.
"Forrester Woods" Sec. 7
Mauldin

4328 RV.2