The Mortgagor further covenants and agrees as follows:

[illegible] the Mortgagee for such further sums as may be advanced hereafter, at the option of the Mortgagee, for the payment of taxes, [illegible] other covenants, repairs or other purposes pursuant to the covenants herein. This mortgage shall also secure the Mortgagee for [illegible] as may be made hereafter to the Mortgagor by the Mortgagee so long as the total indebtedness thus secured 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 debt and shall be payable on demand of the Mortgagee unless otherwise provided in writing.

(2) That it will keep the improvements now existing or hereafter erected on the mortgaged property insured as may be required from time to time by the Mortgagee against loss by fire and any other hazards specified by Mortgagee, in an amount not less than the mortgage debt, or [illegible] companies acceptable to it and that all such policies and renewals thereof shall be held by the Mortgagee, and have attached thereto loss payable clauses in favor of and in form acceptable to the Mortgagee, and that it will pay all premiums therefor when due, and that it does hereby assign to the Mortgagee the proceeds of any policy insuring the mortgaged premises and does hereby [illegible] the Mortgagee 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 improvements now existing or hereafter erected in good repair and in the case of a construction loan, that it will complete [illegible] and should it fail to do so, the Mortgagee may, at its option, enter upon said premises, [illegible] the completion of any construction work undertaken, and charge the expenses for such repairs or the completion of such construction work to the mortgage debt.

(4) That it will pay all taxes, assessments and other governmental or municipal charges, fines or other impositions against the mortgaged premises, [illegible] and municipal laws and regulations affecting the mortgaged premises.

(5) That it will not permit the removal of the mortgaged premises from and after any default hereunder, and agrees that, should legal proceedings be instituted [illegible] this instrument, any judge having jurisdiction may, at Chambers or otherwise, appoint a receiver of the rents, issues and profits of the premises [illegible] the payment of the mortgaged premises and collect the rents, issues and profits, including a reasonable rental for the use of the said premises [illegible] the said premises are occupied by the mortgagor and after deducting all charges and expenses attending the execution of the 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 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 an 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 immediately 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 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 February 1978.
SIGNED, sealed and delivered in the presence of:

B. W. Masters
James D. McKinney Jr.

David Ralph Masters (SEAL)
David Ralph Masters (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 February 1978.

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

B. W. Masters
B. W. Masters

STATE OF SOUTH CAROLINA
COUNTY OF

RENUNCIATION OF DOWER
(Mortgagor not married)

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 FEB 9 1978 At 4:00 P.M.

23510

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

David Ralph Masters

TO

Ruth C. Masters
105 Carpin Drive
Greenville, S. C. 29611

FEB 9 1978
JAMES D. McKINNEY, JR.
ATTORNEY-AT-LAW

Mortgage of Real Estate

I hereby certify that the within Mortgage has been this 9th day of February 19 78 at 4:00 P. M. recorded in Book 1422 of Mortgages, page 981 As No.

Register of Mesne Conveyance Greenville County

LAW OFFICES OF

$9,645.54
Lots 16 & 17 Oak Hill Dr.
"Oak Hill" Sec.

4328 RV.2