

The Mortgagee further 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 the further payment of such taxes, assessments, or repairs that may be made hereafter to the Mortgagee by the Mortgagee so long as the total indebtedness secured hereunder shall 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 premises, whether existing or hereafter created on the mortgaged property insured as may be required from time to time by the Mortgagee against fire, theft, and any other hazards specified by Mortgagee, in an amount not less than the mortgage debt, or such as may be required by the Mortgagee and in companies acceptable to it, and that all such policies and renewals thereof shall be held by the Mortgagee, and the premiums payable thereon shall be paid by the Mortgagee, and that it will pay all premiums therefor when due and the same shall be paid to the Mortgagee the proceeds of any policy insuring the mortgaged premises and does hereby irrevocably assign to the Mortgagee the right 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, whether existing or hereafter created in good repair, and in the case of a construction loan, that it will maintain the same in good repair, and should it fail to do so, the Mortgagee may, at its option, enter upon said premises, make such repairs as may be necessary, and in the event of any construction work underway, and charge the expenses for such repairs or the completion of such work to the Mortgagee.

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

(5) That it shall defend the title to the mortgaged premises from and after any default hereunder, and agrees that should it be necessary to defend the title to this instrument, any judge having jurisdiction may, at Chambers or otherwise, appoint a receiver of the rents and issues of the mortgaged premises, and should the Mortgagee fail to take possession of the mortgaged premises and collect the rents, issues and profits including a reasonable attorney's fee, the Court in the event said premises are occupied by the mortgagor and after deducting all charges and expenses and the cost of the receiver's services, shall apply the residue of the rents, issues and profits toward the payment of the debt secured hereby.

(6) That if there is a violation of any of the terms, conditions or covenants of this mortgage, or of the note secured hereby, then, at the option of the Mortgagee, the debt secured hereby 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 the mortgaged premises, or should the debt secured hereby or any part thereof be placed in the hands of any attorney at law, or should all 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 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 intent and agreement 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, assigns 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 have signed this 21st day of February 19 78. SIGNED sealed and delivered in the presence of:

Handwritten signatures: Stanley M. Wood, James F. McKinney Jr., Spencer A. Goad (SEAL), and another signature (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 21st day of February 1978. James D. McKinney Jr. (SEAL) Notary Public for South Carolina My commission expires September 30, 1980. Stanley M. Wood

STATE OF SOUTH CAROLINA } RENUNCIATION OF DOWER
COUNTY OF Greenville }

I, the undersigned Notary Public, do hereby certify unto all whom it may concern, that the undersigned wife (wifely) 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 was freely, voluntarily, and without any compulsion, dread or fear of any person whomsoever, renounce, release and forever relinquish to the mortgagee and the mortgagee's(s) heirs or successors and assigns, all her interest and estate, and all her right and claim of dower of, and to all and singular the premises within mentioned and released.

GIVEN under my hand and seal this 21st day of February 1978. James D. McKinney Jr. (SEAL) Notary Public for South Carolina My commission expires September 30, 1980. James R. Goad

RECORDED FEB 24 1978 At 10:49 A.M. Mortgage of Real Estate. Charles J. Spillane TO Charles J. Spillane. Spence A. Goad. JAMES D. MCKINNEY, JR. ATTORNEY-AT-LAW. STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE. \$3,000.00. LAW OFFICES OF Hill Top St. Also 2 trailers. 21999. 4328 RV-24