

The Mortgagee further covenants and 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 any further loans, advances, readvances or credits that may be made hereafter to the Mortgagor by the Mortgagee so long as the total indebtedness secured does not exceed the original amount advanced to the Mortgagor hereunder. 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 and any existing or hereafter erected on the mortgaged property in good repair and in the case of a construction loan, that it will pay the cost of such repairs, maintenance and any other hazards specified by Mortgagee in a sum not less than the mortgage debt, or such other sum as may be determined by the Mortgagee and in companies acceptable to it, and that all such repairs and renewals thereof shall be held by the Mortgagee until the mortgage debt is paid in full and until it is applicable to the Mortgagee, and that it will pay all such costs thereof which shall be hereby assigned to the Mortgagee, the proceeds of such repairs and renewals of 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 or not.

(3) That it will keep the premises and any existing or hereafter erected in good repair, and in the case of a construction loan, that it will pay the cost of such repairs, maintenance and any other hazards specified by Mortgagee in a sum not less than the mortgage debt, or such other sum as may be determined by the Mortgagee and in companies acceptable to it, and that it will pay all such costs thereof which shall be hereby assigned to the Mortgagee, the proceeds of such repairs and renewals of 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 or not.

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

(5) That in the event of a default in the payment of the mortgage debt, and profits 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 with full authority to take possession of the mortgaged premises and collect the rents, issues and profits, and doing a reasonable rental to be fixed 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 sums advanced by the Mortgagee to the Mortgagor 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 or against the Mortgagor, 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 in full therefor.

(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 Mortgagor shall fully perform all the terms, conditions and covenants of the mortgage, and if the same are complied with, 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's hand and seal this 4th day of April 1978. SIGNED sealed and delivered in the presence of:

Signatures of Janette C. Hendrix, Joseph L. Kennedy, and Ronald G. Barber. (SEAL) JOSEPH L. KENNEDY (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 4th day of April 1978. Ronald G. Barber (SEAL) My Commission Expires: 1/15/85 Janette C. Hendrix

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 (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 4th day of April 1978. Ronald G. Barber (SEAL) My Commission Expires: 1/15/85 Jennifer H. Kennedy JENNIFER H. KENNEDY

RECORDED APR 5 1978 at 12:17 P.M. 29375

Mortgage of Real Estate I hereby certify that the within Mortgage has been this 5th day of April 1978 at 12:17 P.M. recorded in Book 1428 of Mortgage page 38 As No. LAW OFFICES OF Greenville County \$6,075.00 Lot 24, "Pimhaven Acres"

SOUTHERN BANK AND TRUST COMPANY TO JOSEPH L. KENNEDY STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

BRISCEL LITMAN SMITH & ASSOCIATES, P.A. APR 5 1978 X 29375X

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