

The Mortgagor further covenants and agrees as follows:

(1) That this mortgage shall secure the Mortgagee for such further loans 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, realizations or credits that may be made hereafter to the Mortgagor by the Mortgagee so long as the total indebtedness thereon 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 property hereinafter existing or hereafter created on the mortgaged property insured as may be required from time to time by the Mortgagee against fire and any other hazards specified by Mortgagee in an amount not less than the mortgage debt, or such amount 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 by its assigns, and the costs of such policies and renewals shall be paid by the Mortgagor, 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 authorize each insurance company 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 property hereinafter existing or hereafter created in good repair, and, in the case of a construction loan, that it will complete construction and pay for the same, and should it fail to do so, the Mortgagee may, at its option, enter upon said premises, make whatever repairs are necessary and, during the completion of any construction work underway, and charge the expenses for such repairs or the completion of such 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 municipal laws and regulations affecting the mortgaged premises.

(5) That it hereby irrevocably assigns to the Mortgagee all rents, issues 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 Chancery 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, including a reasonable rental to be paid by the Mortgagor 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 any legal proceedings are instituted by the Mortgagee or if the debt secured hereby, then, at the option of the Mortgagee, all sums due or to become due 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 in 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 recovered in full therefor.

(7) That the Mortgagee shall hold and enjoy the premises above conveyed until there is a default in this mortgage or in the debt secured hereby. If it is a condition of this instrument that if the Mortgagor shall fully perform all the terms, conditions and covenants of the mortgage, and of the debt 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 Mortgagee's hand and seal this 22nd day of December 1978.

SIGNED, sealed and delivered in the presence of:
Bobby K. Murrey
Bobby K. Murrey
Clarence A. Wiley

James D. Hindman (SEAL)
James D. Hindman (SEAL)
Goldie L. Hindman (SEAL)
Goldie L. Hindman (SEAL)

STATE OF SOUTH CAROLINA } PROBATE
COUNTY OF PICKENS }

Personally appeared the undersigned witness and made oath that she 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 22nd day of December 1978.

Bernadine A. Webb (SEAL)
Notary Public for South Carolina
Commission Expiring: My Comm. No. 1454

Bobby K. Murrey

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 whatsoever, renounce, release and forever relinquish unto the mortgagor(s) and the mortgagor(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 22 day of December 19 78

Bernadine A. Webb (SEAL)
Notary Public for South Carolina
Commission Expiring: My Comm. No. 1454

Goldie L. Hindman
Goldie L. Hindman

RECORDED JAN 4 1979
Mortgage of Real Estate
I hereby certify that the within Mortgage has been this 4th day of January 19 79 at 1:00 P.M. recorded in Book 1454 of Mortgages, page 459. As No. LAW OFFICES OF Greenville County
Lot 114 Longwood Dr. THORNWOOD ACRES \$18,144.48

19531
STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE
JAMES D. HINDMAN AND GOLDIE L. HINDMAN
TO
ROCHESTER REAL ESTATE COMPANY
P.O. Box 1013
211 College Avenue
Clemson, SC 29631

5970

2-AM 824