the Mortgagor further covenants and agrees as follows:

1. That the Mortgagor shall keep the Mortgage for such further sums as may be advanced hereafter, at the option of the Mortgagee, for the purpose of paying taxes, insurance premiums, repairs or other purposes pursuant to the covenants herein, this mortgage shall stand for the Mortgage for such further advances, readvances or expenditures as may be hereafter made by the Mortgagee to the Mortgagor or his successors or assigns, not exceed the original amount shown on the face hereof. Mortgagee shall be entitled to the same rate as the mortgage debt and shall be payable on demand of the Mortgagee unless otherwise provided herein.

2. That the buildings, fixtures and improvements now or hereafter erected on the mortgaged premises shall be insured from time to time in the Mortgagee against loss by fire and such other hazards specified by Mortgagee, in companies acceptable to the Mortgagee, and that all such policies shall be held by the Mortgagee and that it will pay promptly when due any premiums on such insurance, and that it will pay promptly when due any taxes, assessments or other charges upon the premises and that it will pay promptly when due any indebtedness which may be secured by a lien or charge on the premises superior to the lien of this mortgage, and that it will upon request exhibit to the Mortgagee receipts evidencing such payments. In the event of loss Mortgagor will give immediate notice to the Mortgagee who may make proof of loss if not made promptly by Mortgagor, and each insurance company concerned is hereby authorized and directed to make payment for such loss directly to the Mortgagee instead of to the Mortgagor and Mortgagee jointly, and the insurance proceeds, or any part thereof, may be applied by the Mortgagee at its option either to the reduction of the indebtedness hereunder or to the restoration or repair of the property damaged. In the event of foreclosure or other transfer of title to the mortgaged premises in extinguishment of the indebtedness secured hereby, all right, title and interest of the Mortgagor in and to all insurance policies then in force shall pass to the purchaser or grantee.

3. That the Mortgagor will keep the improvements now existing or hereafter erected on the mortgaged premises in good repair and will not commit or suffer any waste, and will not do or suffer to be done any act which will increase the risk of fire or other casualty to the premises. Mortgagor shall not be in default hereunder if Mortgagor shall pay or cause to be paid the cost of such repairs, replacements or restorations as may be required by Mortgagee from time to time, provided, however, that Mortgagor shall not be required to pay such cost in any one instance in excess of the sum of $ _____ without the prior written consent of Mortgagor. In the event Mortgagor shall fail to keep the premises in good repair as set forth above, then Mortgagee may cause such repairs to be made as it may reasonably deem necessary for the protection of the premises, and Mortgagee may enter upon the premises for the purpose of making such repairs and may pay the cost thereof. All such sums so paid by Mortgagee, and any other sums which may be expended by Mortgagee in the payment of taxes, assessments, insurance premiums, or in the maintenance and preservation of the premises in accordance with the terms of this mortgage, or in the exercise of any right or power herein granted, shall be secured hereby and shall be payable on demand of the Mortgagee with interest thereon at the same rate as the mortgage debt and shall be payable on demand of the Mortgagee unless otherwise provided herein.

4. That the Mortgagor will promptly pay all taxes, assessments, and other governmental or municipal charges, fines or other impositions against the mortgaged premises, and will promptly comply with all governmental and municipal laws and regulations affecting the mortgaged premises.

5. That a breach of any of the covenants or conditions of the mortgaged premises from and after any default hereunder and across that the Mortgagee, pursuant to this instrument, any judge having jurisdiction may, at Chambers or otherwise, appoint a receiver of the said premises with full authority to take possession of the mortgaged premises and to collect the rents, issues and profits, including a reasonable rental for the time the owner and premises are occupied by the owner, and from the same all charges and expenses attendant to such possession and the execution of its trust as receiver, shall apply the net rents, issues and profits, first to the payment of the debt secured hereby.

6. That if there be 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 indebtedness owing by the Mortgagor to the Mortgagee shall become immediately due and payable and the 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 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, then at the option of the Mortgagee, all costs and expenses incurred by the Mortgagee, and a reasonable attorney's fee, shall thereupon become immediately due and payable immediately on demand, at the option of the Mortgagee as a part of the debt secured hereby, and may be included in any judgment or decree.

7. That the Mortgagor shall hold and enjoy the premises above conveyed subject to the terms of this mortgage and the note secured hereby. It is the intent of the parties hereto that if the Mortgagor shall fully perform all the terms, conditions and covenants of the mortgage and of the note secured hereby, then this mortgage shall be utterly null and void; otherwise it remains in full force and effect.

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 26th day of January 1979.
SIGNED, sealed and delivered in the presence of:

Deborah Massey
[illegible]

Olin S. Elliott, Jr. (SEAL)
(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 26th day of January 1979.

[illegible] (SEAL)
Notary Public for South Carolina
My Commission Expires: [illegible]

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 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
26th day of January 1979.

[illegible] (SEAL)
Notary Public for South Carolina
My Commission Expires: [illegible]

(CONTINUED ON NEXT PAGE)

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

Olin S. Elliott, Jr.

TO

Bankers Trust of South Carolina

Mortgage of Real Estate

I hereby certify that the within Mortgage has been this _____ day of _____, 19_____, at _____ o'clock _____ M. recorded in Book _____ of Mortgages, page _____, As No. _____

Register of Mesne Conveyances _____ County

LAW OFFICES OF
Marchbanks, Chapman, Brown & Hartley, P.A.
111 Toy Street
P. O. Box 10224 F. S.
Greenville, South Carolina 29603

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