

The Mortgagee further covenants and agrees as follows:

- 1. That the Mortgagee shall use the Mortgage for such further purposes as he may be a holder of hereafter, at the option of the Mortgagee, for the payment of taxes, insurance premiums, the necessary repairs or other purposes pursuant to the covenants herein. This power shall be exercisable by the Mortgagee in its discretion and shall not be subject to the approval of the Mortgagor. All such payments shall be made out of the proceeds of the mortgage and shall be payable on demand of the Mortgagee unless otherwise provided in writing.
- 2. That the Mortgagee shall use the proceeds of hereafter received on the mortgaged premises, or of any other property which may be required to be sold by the Mortgagee, to pay the principal and interest hereon, and to pay the taxes, insurance, and other charges which may be lawfully levied upon the mortgaged premises. All such payments shall be made out of the proceeds of the mortgage and shall be payable on demand of the Mortgagee, and the Mortgagee shall be authorized to sell the mortgaged premises, or any part thereof, to satisfy the same, and to apply the proceeds of such sale to the payment of the principal and interest hereon, and to the payment of any other charges which may be lawfully levied upon the mortgaged premises, to the extent of the balance owing on the Mortgage, whether by demand or otherwise.
- 3. That the Mortgagee shall use the proceeds of hereafter received on the mortgaged premises, or of any other property which may be required to be sold by the Mortgagee, to pay the principal and interest hereon, and to pay the taxes, insurance, and other charges which may be lawfully levied upon the mortgaged premises, to the extent of the balance owing on the Mortgage, whether by demand or otherwise.
- 4. That the Mortgagee shall use the proceeds of hereafter received on the mortgaged premises, or of any other property which may be required to be sold by the Mortgagee, to pay the principal and interest hereon, and to pay the taxes, insurance, and other charges which may be lawfully levied upon the mortgaged premises, to the extent of the balance owing on the Mortgage, whether by demand or otherwise.
- 5. That the Mortgagee shall use the proceeds of hereafter received on the mortgaged premises, or of any other property which may be required to be sold by the Mortgagee, to pay the principal and interest hereon, and to pay the taxes, insurance, and other charges which may be lawfully levied upon the mortgaged premises, to the extent of the balance owing on the Mortgage, whether by demand or otherwise.
- 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 due or to become due 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 or action 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 should the debt secured hereby, or any part thereof, be placed in the hands of any other person, then, 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 enforced 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. If in the event of a default under this mortgage or in the note secured hereby, 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 value.
- 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 24th day of January 1979. SIGNED, sealed and delivered in the presence of:

Cathy B. Loftis (SEAL)
Annette G. Lister (SEAL)
 ANNETTE G. LISTER (SEAL)
 _____ (SEAL)
 _____ (SEAL)

STATE OF SOUTH CAROLINA } PROBATE
COUNTY OF GREENVILLE }

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 she, with the other witness subscribed above witnessed the execution thereof.

Subscribed to before me this 24th day of January 1979. *Harold R. Furber* (SEAL) *Cathy B. Loftis*
Notary Public for South Carolina
My Commission Expires: 1/18/85

STATE OF SOUTH CAROLINA } NO RENUNCIATION OF DOWER NECESSARY
COUNTY OF } MORTGAGOR WOMAN

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 mortgagee(s) here to successors and assigns, all her interest and estate, and all her right and claim of dower 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
\$ 10,000.00
227 3/4 Acs State Hwy 11 Village of Tigerville Saluda Tp

RECORDED: JAN 25 1979 at 3:28 P.M.

Mortgage of Real Estate
I hereby certify that the within Mortgage has been this 25th day of January 1979 at 3:28 P.M. recorded in Book 1456 at Mortgage page 7. As Notary Public for South Carolina
LAW OFFICES OF
Reporter of Mortgages Greenville County

STATE OF SOUTH CAROLINA
COUNTY OF Greenville
ANNETTE G. LISTER
TO
SOUTHERN BANK & TRUST CO.

JAN 25 1979
BRISSEY, LATHAN, FAYSSOUX SMITH & BARBARE, P.A.