

The Mortgagee further covenants and agrees as follows:

1. That this mortgage shall secure the Mortgage 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, realizations or credits that may be made hereafter to the Mortgagee by the Mortgagee or its assigns, and all such loans, advances, realizations or credits shall be payable to the Mortgagee. 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 other buildings or structures existing or hereafter erected 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 the Mortgagee, and the cost of such insurance shall not be less than the mortgage debt or any part thereof. The Mortgagee and its assigns shall be named as insureds and shall be entitled to all benefits payable thereunder. The Mortgagee shall have the right to cancel any policy of insurance which it may pay the claims in favor of and to require the Mortgagee to pay the claims in favor of the Mortgagee, and that it will pay claims therefor when the same are lawfully assigned to the Mortgagee. In the event of any policy insuring the mortgaged premises and any buildings or structures thereon, the Mortgagee shall be entitled to make payment for a loss directly to the Mortgagee, to the extent of the balance owing on the mortgage debt, whether or not the same is covered by the policy.

3. That it will keep the premises and any other buildings or structures existing or hereafter erected in good repair, and, in the case of a structure, that it will cause the same to be repaired, reconstructed or replaced, and should it fail to do so, the Mortgagee may, at its option, enter upon and possess, reconstruct, repair, replace, reconstruct or demolish the premises, and charge the expenses for such repairs or the reconstruction thereof to the Mortgagee.

4. That it will pay, when the same shall become due, assessments and other governmental or municipal charges, taxes or other impositions against the mortgaged premises, and that it will comply with all governmental and municipal laws and regulations affecting the mortgaged premises.

5. That it hereby irrevocably assigns to 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, including a reasonable rental to be paid by the Court in the event said premises are occupied by the Mortgagee, and after deducting all charges and expenses attending such proceedings and the expenses 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 then owing 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 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, in whole or in part, all costs and expenses incurred by the Mortgagee, and a reasonable attorney's fee, shall thereupon become due and payable immediately on demand, at the option of the Mortgagee, as a part of the debt secured hereby, and may be recovered out of the debt secured hereby.

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 of this instrument that if the Mortgagee 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, successors and assigns of the parties hereto. Wherever 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 25th day of October 1978.

SIGNED and delivered in the presence of:
George A. Stone (SEAL)
Patrick B. Howell (SEAL)
Wanda G. Howell (SEAL)

STATE OF SOUTH CAROLINA } PROBATE
COUNTY OF Greenville }
Personally appeared the undersigned witness and made oath that she saw the within named mortgagee sign, seal and as to act and deed deliver the within written instrument as to that she saw the other witness subscribed above witnessed the execution thereof.
SWORN to before me this 25th day of October 1978.
George A. Stone (SEAL)
Notary Public for South Carolina
My commission expires 12/16/80
Anne R. Stone

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 mortgagee(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, fraud or fear of any person whatsoever, renounce, release and forever relinquish unto the mortgagee(s) and the mortgagee's all her or her husband's 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 25th day of October, 1978.
Wanda G. Howell

25th day of October, 1978.
George A. Stone (SEAL)
Notary Public for South Carolina
My commission expires 12/16/80
RECORDED: JAN 29 1979 at 9:45 AM.
STATE OF SOUTH CAROLINA
COUNTY OF Greenville
Patrick R. Howell
and
Wanda O. Howell
Mortgage of Real Estate
J. R. Hall
or
Ollie W. Hall
Mortgage of Real Estate
LAW OFFICES OF
1007 87th St. N. Marietta, GA
1007 87th St. N. Marietta, GA
1007 87th St. N. Marietta, GA
1007 87th St. N. Marietta, GA

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