

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 Mortgagee by the Mortgagee so long as the total indebtedness thus secured 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 premises insured against fire and any other hazards specified by Mortgagee in a contract not less than the mortgage debt or such amount as may be required by the Mortgagee, and in compliance acceptable to it, and that all such policies and renewals thereof shall be held by the Mortgagee, 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 premises insured against wind or hail damage or hereafter created in good repair, and, in the case of a construction loan, that it will continue construction until completion of the premises, and should it fail to do so, the Mortgagee may, at its option, enter upon said premises, make whatever repairs are necessary, including 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 governmental and municipal laws and regulations affecting the mortgaged premises.
- (5) That it hereby assigns 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 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 cause a reasonable rental to be fixed by the Court in the event said proceeds are occupied by the mortgagee and after deducting all charges and expenses attending such proceeding 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 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 by suit 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 and collected hereunder.
- (7) That the Mortgagee shall hold and enjoy the premises above conveyed until there is a default under this mortgage or on 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. 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  
SIGNED, sealed and delivered in the presence of:

31<sup>st</sup> day of January, 1979.

*Richard A. Almeida*  
*James W. [Signature]*

*Richard A. Almeida* (SEAL)  
Richard A. Almeida (SEAL)  
(SEAL)  
(SEAL)

STATE OF SOUTH CAROLINA }  
COUNTY OF GREENVILLE }

PROBATE

Personally appeared the undersigned witness and made oath that she saw the within named mortgagee 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 31<sup>st</sup> day of January, 1979.

*James W. [Signature]* (SEAL)  
Notary Public for South Carolina

*Richard A. Almeida*

My Commission Expires: 5-29-83

STATE OF SOUTH CAROLINA }  
COUNTY OF }

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 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, threat or fear of any person whatsoever, 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 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.

RECORDED: FEB 5 1979

at 4:01 P.M.

Register of Deeds - Greenville County  
LAW OFFICES OF  
BRISSEY, LATHAN, FAYSSOUX,  
SMITH & BARBARE, P.A.  
850 Wade Hampton Boulevard  
Greenville, South Carolina  
29609  
Lot 91 Butler Spgs. Rd.,  
Hartings Hills

Mortgage of Real Estate  
I hereby certify that the within Mortgage has been filed.  
day of February, 1979  
at 4:01 P.M. recorded in Book 1456  
Mortgage Page 807  
As No.

STATE OF SOUTH CAROLINA  
COUNTY OF GREENVILLE  
RICHARD A. ALMEIDA  
COMMUNITY BANK  
TO

2 AM 8267