

The Mortgage further covenants and agrees as follows:

- (1) That this mortgage shall secure the Mortgagee for each further sum as may be advanced hereafter, at the option of the Mortgagee, for the payment of taxes, insurance premiums, public assessments, repairs or other payments 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 of the mortgaged premises does not exceed the original amount advanced on the first loan. 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 existing or hereafter erected on the mortgaged property insured as may be required from time to time by the Mortgagee against fire, lightning and any other hazards specified by Mortgagee in a contract not less than the mortgage debt, or more than the value of the premises, and in companies acceptable to it, and that all such policies and amounts thereof shall be held by the Mortgagee and the proceeds thereof shall be applied to the payment of the mortgage debt and that it will pay all premiums therefor when due and that it has hereby assigned to the Mortgagee the proceeds of any policies insuring the mortgaged premises and does hereby authorize the Mortgagee 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 all buildings and improvements on the premises in good repair and in the case of a contract in law that it will repair, rebuild or reconstruct any building or improvement and should it fail to do so the Mortgagee may, at its option, enter upon said premises, make such repairs as are necessary and complete any construction work underway, and charge the expenses for such repairs or the completion of such construction to the Mortgagee.
- (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 a lender, upon 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, including a reasonable fee to be fixed by the Court in the event said premises are occupied by the Mortgagee and after deducting all charges and expenses including 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 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, lawsuit or reference, 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 and collected hereunder.
- (7) That the Mortgagee shall hold and enjoy the premises above conveyed and there is a default in the mortgage or in the note secured hereby, it is the intent of this mortgage 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, reference 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, assigns and assigns of the parties hereto. Whichever used the singular shall include the plural, the plural the singular, and the one 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:

Alvina E. Bagwell (SEAL)

Margaret B. Wells (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 mortgagee sign, seal and as an act and deed deliver the within written instrument and that she, with the other witness subscribed above witnessed the execution thereof.

SWORN to before me this 22nd day of December, 1978.

Jerry Taylor (SEAL)
 Notary Public for South Carolina

Alvina E. Bagwell

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 (she) 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 (s) heirs, assigns and assigns, all her (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 22nd day of December, 1978.

Jerry Taylor (SEAL)
 Notary Public for South Carolina

Margaret B. Wells

RECORDED: FEB 20 1979 at 2:47 P.M.

United Builders, Inc.
 TO
 Jerry Julian Wells
 and
 Geraldine N. Wells

STATE OF SOUTH CAROLINA
 COUNTY OF GREENVILLE

Mortgage of Real Estate

1 hereby certify that the within Mortgage has been this 20th day of FEBRUARY 1979 at 2:47 P.M. recorded in Book 1457 at _____ of _____.

Notary of Venue (Inscribed) GREENVILLE (County)

333 LAW OFFICES OF
 LOT 134, Windsor Way
 PREPARED BY SEC. 11
 JERRY TAYLOR
 ATTORNEY
 12 LAVINIA AVENUE
 GREENVILLE, S. C. 29601

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