4328 RV.2

The Mortgagor 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 Mortgagor by the Mortgagee so long as the total indebtness 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

(2) That it will keep the improvements now existing or hereafter erected on the mortgaged property insured as may be required from time to time by the Mortgagee against loss by fire and any other hazards specified by Mortgagee, in an amount not less than the mortgage debt, or in such amounts as may be required by the Mortgagee, and in companies acceptable to it, and that all such policies and renewals thereof shall be held by the Mortgagee, and have attached thereto loss payable clauses in favor of, and in form acceptable to the Mortgagee, and that it will pay all premiums therefor when due; 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 concerned 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 improvements now existing or hereafter erected in good repair, and, in the case of a construction loan, that it will continue construction until completion without interruption, 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 mortgage debt.

(4) That it will pay, when due, all taxes, public 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, including a reasonable rental to be fixed by the Court in the event said premises are occupied by the mortgagor 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 Mortgagor 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.

| secured here of the morte virtue. (8) The ministrators | eby. It is the gage, and of hat the coven successors a            | true meaning o<br>the note secured<br>ants herein cont | of this instrum<br>I hereby, that<br>tained shall bi<br>ne parties here | ent that if the Methen this mortg  | ve conveyed until there dortgagor shall fully per age shall be utterly null efits and advantages shall in sed, the singular shall in   | form all the terms,<br>and void; otherwise<br>all inure to, the res                   | , conditions, and<br>e to remain in ful<br>pective heirs, exe | convenants I force and       |
|--|---|--|---|--|--|---|---|------------------------------|
| WITNESS  | the Mortgago  | or's hand and se                                       | al this   | 3 day o  | of OCTOBER   | 19 79   |   |                              |
| SIGNED, se   | ealed and del   | ivered in the pro                                      | esence of:  |  | W. Haw   | ld Afon   | _   | (SEAL)                       |
| (9)  | Donale  | i 0 - Hal  | 28  |  | W. Harold Ston   | e   |   |                              |
|  | YIII O C  | 00 1400  | <u> </u>  |  | Many   | 1 (720  |   | (SEAL)                       |
|  |   |  |   |  | Mary M. Stone  | 1/3/010   |   | (SEAL)                       |
|  |   |  |   |  |  |   |   | (SEAL)                       |
|  | SOUTH C.  |  | }   |  | PRO  | ВАТЕ  |   |                              |
| mortgagor's execution the SWORN to Notary Pub          | (s') act and hereof. before me the little for South               | deed, deliver the                                      | day of 0  | nd made oath titten Mortgage,  OCTOBER  (SEA)                            | that (s)he saw the with and that (s)he with the  | oin named mortgag<br>other witness subs   | scribed above, wi   | itnessed the                 |
| ed wife (wexamined Inounce, reland all her             | by me, did do<br>lease and fore<br>r right and el<br>nder my hand | VILLE  above named m eclare that she over relinquish n | ortgagor(s) re<br>does freely, v<br>into the morts                      | spectively, did to columnarily, and to gage (s) and the all and singular | RENUNCIATION Colie, do hereby certify ur his day appear before moviment any compulsion mortgagee's(s') heirs or sthe premises within menuses with menuses within menuses within menuses within menuses wi | to all whom it may<br>e, and each, upon b<br>dread or fear of<br>uccessors and assign | eing privately and<br>any person whom<br>as, all her interest | d separately<br>nsoever, re- |
| Notary Pul<br>My commi                                 | blic for South<br>ission expires                                  | Carolina.  | 30  |  |  |   | 440   | 96                           |
|  | <b>ķe</b> gori  | 0076   | 1979  | at 3:  | 52 P.M.  |   | 113   | .,                           |

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recorded in