

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, realizations 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 now existing or hereafter created on the mortgaged property insured as may be required from time to time by the Mortgagee against fire and any other hazards specified by the Mortgagee, in a sum not less than the mortgage debt, or 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 that it will pay the premiums thereon, and that it does hereby assign to the Mortgagee the proceeds of any policy covering the mortgaged premises and does hereby authorize such insurance proceeds to be used 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 now existing or hereafter created in good repair, and, in the case of a reconstruction loan, that it will continue to do so until the completion of such reconstruction, and should it fail to do so, the Mortgagee may, at its option, enter upon said premises, make whatever repairs are necessary, and during 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, public assessments, and other governmental or municipal charges, fees 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 paid 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 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 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 in the note secured hereby. It is the true meaning 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 my hand and seal this 15th day of November 1979.
 R. David Massey
 Notary Public for South Carolina

Bufford M. Howard (SEAL)
 Stella Ann Howard (SEAL)
 Stella Ann Howard (SEAL)

STATE OF SOUTH CAROLINA }
 COUNTY OF GREENVILLE }

PROBATE

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.

Witness my hand this 15th day of November 1979.
 R. David Massey (SEAL)
 Notary Public for South Carolina
 My Commission Expires: 12/21/81

Ronald S. Blacksta

STATE OF SOUTH CAROLINA }
 COUNTY OF GREENVILLE }

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 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 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 of, in and to all and singular the premises within mentioned and released.

GIVEN under my hand and seal this 15th day of November 1979.
 R. David Massey (SEAL)
 Notary Public for South Carolina
 My Commission Expires: 12/21/81

Stella Ann Howard
 Stella Ann Howard

RECORDED: NOV 15 1979
 at 4:39 P.M.

Lot 5 SUGAR CREEK TIA
 \$8,675 Greenville, South Carolina 29603
 Marchbanks, Chapman, Brown & Harter, P.A.
 111 Toy Street
 P. O. Box 10224 F.S.
 LAW OFFICES OF
 Register of Mortgages Greenville (County)
 Mortgagee Page 465 As No.
 I hereby certify that the within Mortgage has been this 15th day of NOV. 1979 at 4:39 P. M. recorded in Book 1488 at

Mortgage of Real Estate

TO
 Bufford M. Howard and
 Stella Ann Howard
 Cothran and Darby Builders
 Inc.

16613
 STATE OF SOUTH CAROLINA
 COUNTY OF GREENVILLE

BROWN, BYRD & MASSEY, P. A.

15970

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