

The Mortgagee further covenants and agrees as follows:

- 1. That this mortgage shall be for 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 secured does not exceed the original amount shown on the face hereof. All such advances shall bear interest at the same rate as the mortgage debt and shall be payable on demand at the option of the Mortgagee or less, otherwise provided in writing.
- 2. That it will keep the premises free from any existing or hereafter created on the mortgaged property, as well as may be required from time to time by the Mortgagee, of all taxes, liens and any other hazards specified by Mortgagee in a written instrument not less than the mortgage debt, or such other liens as may be levied against the premises, and in companies acceptable to it, and that all such taxes and liabilities shall be paid by the Mortgagee, and that it will pay the same as they become due, and it hereby assigns to the Mortgagee the power and authority to pay the mortgage taxes and other taxes and liabilities, and 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 are levied or assessed.
- 3. That it will keep the premises free from any existing or hereafter created or levied repairs, and in the case of a covenant hereon, that it will repair, reconstruct, or rebuild any structure on the premises, and should it fail to do so, the Mortgagee may, at its option, enter upon said premises, make whatever repairs or improvements, and complete any construction work in progress, 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, 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 rents, issues and profits of the mortgaged premises, and that the rents, issues and profits, including a reasonable attorney's fee, shall be paid to the Court in the event said premises are occupied by the Mortgagee and after deducting all charges and expenses attending 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 due 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 to 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, 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 in the note secured hereby. If in the event of a default under this mortgage, or in the note secured hereby, or should the Mortgagee become a party to 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, 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.
- 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 12th day of December 1980.

SIGNED, sealed and delivered in the presence of:

Cynthia P. Glenn _____ (SEAL)
Donald G. Cothran _____ (SEAL)
Margaret C. Cothran _____ (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 and that she saw the other witness subscribed above witnessed the execution thereof.

SWORN to before me this 12th day of December 1980.

Joseph J. Tobey _____ (SEAL)
 Notary Public for South Carolina

Cynthia P. Glenn _____

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(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 12th day of December 1980.

Margaret C. Cothran _____ (SEAL)
 Margaret C. Cothran

12th day of December 1980

Cynthia P. Glenn _____ (SEAL)
 Notary Public for South Carolina

12th day of December 1980 at 9:11 A.M. recorded in Book 1527

Mortgagee's name: *Community Bank* As No. 347

Amount: \$20,000.00

LAW OFFICES OF *Stewart & Cothran*

12 LANTANA AVENUE
 GREENVILLE, S.C. 29601
 HENDERSON FOREST

Lot 59
 Lot 58 & pt 57

STATE OF SOUTH CAROLINA
 COUNTY OF GREENVILLE

DONALD G. COTHAN and
 MARGARET C. COTHAN

TO
 COMMUNITY BANK

Mortgage of Real Estate

at 9:11 A.M.

2748237