

The Mortgagee further covenants and agrees as follows:

(1) That this mortgage shall secure the Mortgagee for all father's debts as may be allowed hereafter, at the time of the Mortgagee for the payment of taxes, insurance premiums, interest, assessments, repairs, and other expenses incurred by the Mortgagee. This mortgage shall also secure the Mortgagee for any father's debts as may be allowed hereafter, at the time of the Mortgagee by the Mortgagee, so long as that father's debts are not paid by the Mortgagee. All sums so advanced shall bear interest at the rate of 10% per annum on the Mortgagee's debt, and shall be paid by the Mortgagee unless otherwise provided in writing.

(2) That it will keep the improvements now existing or hereafter created 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 the 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 thereon as they become due, and that it will hereby assign to the Mortgagee the proceeds of any policy insuring the mortgaged premises and also hereby authorize each insurance company referred 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 created in good repair, and, in the case of a construction loan, that it will continue construction until complete, with no 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 incurred by 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 Mortgagee 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 Mortgagor 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 intent of this instrument that if the Mortgagor 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 Mortgagor's hand and seal this
SIGNED, sealed and delivered in the presence of

4th day of December, 1980

Albert D. Page
Kenneth L. Tuffer

(SEAL)
(SEAL)
(SEAL)
(SEAL)

STATE OF NORTH CAROLINA PROBATE
COUNTY OF FOLK

Personally appeared the undersigned witness and made oath that (s)he saw the within named mortgagor sign, seal or deliver and deliver to the writer, written instrument and that (s)he, with the other witness subscribed above witnessed the execution thereof.

SWORN to before me this 4th day of December, 1980

Kenneth L. Tuffer (SEAL) Albert D. Page
Notary Public for ~~South~~ North Carolina. My commission expires 3-20-85

STATE OF NORTH CAROLINA RENUNCIATION OF POWER
COUNTY OF FOLK

I, the undersigned, Nancy D. Page, hereby certify that I, Nancy D. Page, do hereby certify that the undersigned wife (wives) of the above named mortgagor, do hereby certify that this day appear before me, and each, upon being privately and separately examined by me, and declare that she (they) freely, voluntarily, and without any compulsion, fraud or fear of any person, whomsoever, renounce, release and forever relinquish to the Mortgagee and the Mortgagee's heirs, assigns and assigns, all her (their) interest and estate, and all her (their) right and claim of title, in and to the premises with thereunto and related.

GIVEN under my hand and seal this
4th day of December, 1980.
Kenneth L. Tuffer (SEAL)

Notary Public for ~~South~~ North Carolina. My commission expires: 3/20/85

at 12:15 P.M.
Mortgage of Real Estate
NORTH CAROLINA NATIONAL BANK
Tryon, North Carolina
JAMES H. WOPFORD, JR., and wife,
NONNIE N. WOPFORD
TO
STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE
\$3,700.00
15.2 Glassy Mtn. Tp.
12th day of Dec. 1980
12:15 P.M. recorded in Book 1527 of
Register of Deeds
County of Greenville
GREENVILLE

2670

2-RV-2 5234