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 terms hereof, or any other agreement between the Mortgagor and the Mortgagee, it being the intention of the parties hereto that this mortgage shall secure the Mortgagee for any further loans, advances, readvances, or credits that may be made hereafter to the Mortgagor by the Mortgagee at any time within twenty years from the date hereof, to the same extent as if such future loans were made on the date of the execution of this mortgage, the total of such future loans not exceed the original amount shown on the face hereof. Any such future loans, advances, readvances, or credits will be secured by this mortgage when evidenced by promissory notes stating that said indebtedness is secured hereby, but nothing herein shall make it obligatory for the Mortgagee to make future advances, readvances, or credits. Any such future loans, advances, readvances, or credits, to the extent they are secured hereby, will have priority over any rights, liens, or interests created after the date of this mortgage. The total indebtedness secured hereby may decrease or increase from time to time, but the unpaid principal balance of indebtedness secured hereby at any time shall not exceed the original amount shown on the face hereof plus any sum or sums added hereto by the Mortgagee to protect the security of the Mortgagee under the terms of this mortgage, or any other agreement between the Mortgagor and the Mortgagee, and interest thereon, and any disbursements made for the payment of taxes, special assessments, or insurance on said property with interest on such disbursements, all in accordance with the terms of this mortgage or any other agreement between the Mortgagor and the Mortgagee. It is the intent hereof that this mortgage shall secure all future advances and obligations to the same extent as if such future advances were made on the date of the execution of this mortgage. The lien of this mortgage shall be valid as to all such indebtedness from the date of its filing for record in the mortgage records of Greenville County, South Carolina. The total of all such future advances and obligations may be in excess of the original amount of this mortgage, but the total indebtedness secured hereby may not exceed the original amount shown on the face hereof plus any sum or sums added hereto by the Mortgagee to protect the security of the Mortgagee under the terms of this mortgage, or any other agreement between the Mortgagor and the Mortgagee, and interest thereon, and any disbursements made for the payment of taxes, special assessments, or insurance on said property with interest on such disbursements.

(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 such risks and hazards as shall be specified by Mortgagee, in an amount not less than that which would be sufficient to avoid the application of any coinsurance clause, and in companies acceptable to Mortgagee, and that it will pay all premiums therefor when due and that it will deliver to the Mortgagee the policies of such insurance 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 with all reasonable speed, 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 in progress, 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 for the said premises are occupied by the mortgagor, and after deducting all charges and expenses attending such proceeding and the execution of its trust, as received, 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, covenants or warranties 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 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 meaning of the parties hereto that all of the Mortgagor's obligations, duties, terms, conditions, and covenants of the mortgage, and of the note secured hereby, shall be performed at the time stipulated herein and in the note, and that time is the essence of this mortgage.

(8) That the covenants herein contained shall bind the heirs, executors, administrators, successors and assigns of the Mortgagor, and the rights, privileges, duties and liabilities shall inure to the benefit of the Mortgagee, its successors and assigns. 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 19th day of July 1983

SIGNED, sealed and delivered in the presence of:

Julia G. Goldsmith (SEAL)
JULIA B. GOLDSMITH

(SEAL)

(SEAL)

(SEAL)

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

PROBATE

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

SWORN to before me this 19th day of July 1983.

(SEAL)
Notary Public for South Carolina

STATE OF SOUTH CAROLINA
COUNTY OF

RENUNCIATION OF DOWER

I, the undersigned Notary Public, do hereby certify unto all whom it may concern, that the undersigned wife (husband) of the above named mortgagor, 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 whomsoever, 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

day of 19

(SEAL)
Notary Public for South Carolina

n/a FEMALE MORTGAGOR

Recorded July 27, 1983 at 8:44 A.M.

22937

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

JULIA B. GOLDSMITH

TO

GREENVILLE COUNTY
REDEVELOPMENT AUTHORITY

DOUGLAS E. BENT

Mortgage of Real Estate

Clerk of Court

Recorded this the within Mortgage has been this day of July at 8:44 A.M. recorded in Book 1618 of Mortgages, page 51

Register of Mesne Conveyance, Greenville County

LAW OFFICES OF
DOUGLAS E. BENT
Travelers Rest

$31,000.00
Left to Convert St.