The Mortgagor further covenants and agrees as follows:

(1) That this mortgage also secures 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 for any other purpose authorized by this mortgage; but in no event does this mortgage secure the Mortgagee for any such further sums as to which it may be a violation of the usury laws for this mortgage to secure the Mortgagee at the time of the execution of this mortgage, but it is understood that this covenant does not obligate the Mortgagee to make such advances, and any such future advances, if made, may be made at the same rate as the mortgage debt is being paid off. [illegible]

(2) That it will keep the improvements now existing or hereafter erected on the mortgaged premises continuously insured against loss by fire and such other hazards as the Mortgagee may require in such companies and in such amounts as may be required by the Mortgagee, and that it will pay all premiums therefor when due; that it will deliver to the Mortgagee the policies of such insurance; that it will pay all premiums therefor when due; that it will deliver to the Mortgagee receipts evidencing the payment of all such premiums; that the Mortgagee is hereby authorized and empowered, in the event it shall deem it necessary to protect its interest in the premises covered hereby, to adjust all losses under said insurance policies and to compel the insurance companies concerned to make payment to the Mortgagee instead of to the Mortgagor and Mortgagee jointly; that the Mortgagee is hereby authorized and empowered, in the event it shall deem it necessary to protect its interest in the premises covered hereby, to endorse in the name of the Mortgagor any check or other instrument representing payment of such insurance premiums; that the Mortgagee may at its option apply the net proceeds of any such insurance, after deducting all necessary expenses in connection with the collection of such insurance, to the payment of any part of the debt secured hereby, whether due or not.

(3) That it will keep the improvements now existing or hereafter erected on the mortgaged premises in good repair, and that it will commence construction promptly and will complete within a reasonable time any building or buildings now or hereafter commenced on the premises, and will pay, when due, all claims for labor performed and materials furnished therefor, free of all liens, and will comply with all laws, ordinances, regulations, covenants, conditions and restrictions now or hereafter affecting said premises and will not permit any violation of any of the foregoing; that it will not permit or commit any waste or impairment of the premises; that it will make whatever repairs are necessary, including the completion of any construction now or hereafter commenced on the premises, and will pay 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 mortgage, 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 net income 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 be immediately due and payable, and this mortgage may be foreclosed. Should any legal proceedings be instituted for the foreclosure of this mortgage, the Mortgagee be made a party of any suit involving this Mortgage or the title to the premises covered hereby, or should the debt secured hereby or any part thereof be placed in the hands of any attorney at law for collection by reason of default, the undersigned hereby agrees to pay, in addition to the costs and expenses incurred by the Mortgagee, a reasonable attorney's fee, shall thereupon become due and payable immediately, and shall be secured hereby, and may be recovered and collected hereunder.

(7) That the Mortgagor shall keep and perform the promises above mentioned and that in default of any of the terms, conditions and covenants of the mortgage or in the note secured hereby, it is the true meaning 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, then this mortgage shall be utterly null and void; otherwise it shall 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 number 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 12th day of August 19 83

SIGNED, sealed and delivered in the presence of:

Gary A. Wheeler (SEAL)
GARY A. WHEELER

(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 12th day of August 19 83.

(SEAL)
Notary Public for South Carolina
My Commission Expires: 3-23-87

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 (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 whomsoever, renounce, release and forever relinquish unto the mortgagee(s) and the mortgagee(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 August 15,1983 at 9:46 A.M.

59146

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

DOUGLAS E. DEST

GARY A. WHEELER

TO

GREENVILLE COUNTY
REDEVELOPMENT AUTHORITY

Mortgage of Real Estate

I hereby certify that the within Mortgage has been this day of August 19 83 at 9:46 A.M. recorded in Book 1621 of Mortgages, page 907 As No.

Register of Mesne Conveyance, Greenville County

LAW OFFICES OF

$11,000.00
Lot 76 First St.
Woodside Mill Village
Simpsonville