(2) That it will keep the improvements now existing or hereafter erected on the mortgaged premises insured as may be required from time to time by the Mortgagee against loss by fire and other hazards, casualties and contingencies in such amounts and for such periods as may be required by the Mortgagee, and that it will keep all policies of insurance assigned to the Mortgagee, as I have attached hereto. Insurance payable shall be applied on the Mortgage debt or at option of the Mortgagee may be released to the Mortgagor therefor when due, and that it does hereby assign to the Mortgagee the proceeds of any policies covering the premises and does hereby authorize each insurance company concerned to make payment for a loss directly to the Mortgagee instead of to the Mortgagor and the Mortgagee jointly, and the insurance proceeds, or any part thereof, may be applied by the Mortgagee at its option either to the reduction of the indebtedness hereunder or to the restoration or repair of the property damaged. In the event of foreclosure of this mortgage or other transfer of title to the mortgaged premises in extinguishment of the debt secured hereby, all right, title and interest of the Mortgagor in and to all insurance policies then in force shall pass to the purchaser or grantee.

(3) That it will keep all improvements now existing or hereafter erected on the mortgaged premises in good repair and in the event this mortgage is given to secure a construction loan, that it will continue construction until completion without interruption at least of the type heretofore done by the Mortgagor and will pay, when due, all claims for labor performed and materials furnished therefor, comply with all laws, ordinances, regulations, covenants, conditions and restrictions affecting the premises and premises, make whatever repairs are necessary, including the completion of any work in progress, and in the event of default in any of the foregoing covenants, agrees that such repairs or the completion of such construction shall be deemed to be a part of the mortgage debt.

(4) That it will pay, when due, all taxes, public assessments, and other governmental or quasi-governmental charges, fines or 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 to mortgagee 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 to collect the rents, issues and profits, including a reasonable rental to be fixed by the Court to the owner of such premises occupied by the owner, and after deducting all charges and expenses attending such proceeding and the execution of its trust as receiver, shall apply the balance 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 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 immediately become 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 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 fully keep the premises above conveyed and there is a default under this 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 satisfied, cancelled and of no further force and effect.

(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 12th day of August 1983

SIGNED, sealed and delivered in the presence of

Estelle H. Hancock (SEAL)
Estelle H. Hancock

Gwen W. Kennedy

(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

Gwen W. Kennedy

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(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

N/a Female Mortgagor

(SEAL)
Notary Public for South Carolina

Recorded August 19,1983 at 9:46 A.M. 55965

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

DOUGLAS E. DENT X55965X

ESTELLE H. HANCOCK

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 on Mortgages, page 909 As No.

Register of Mesne Conveyance, Greenville County

LAW OFFICES OF

$11,000.00
Lot 117 Smythe Ave.
Sec. 4, Duncan Hills