MICHAEL O. HAI STATE OF SOUTH (COUNTY OF GREE	Si Cil Loo Buso
WHEREAS,	KIT M. ZACHARY AND OLETA H. ZACHARY,
SOUTH CAR	as Mortgagor) is well and truly indebted units FIRST CITIZENS RANK AND TRUST COMPANY OF MAINA,
berein by reference, in	the terms of note of even date herewith. Sixteen and 22/100 Dollars (\$ 13,316.22) due and payable the terms of note of even date herewith.
pursuant to	the terms of note of even date herewith.

STATE OF SOUTH CAROLINA S I BO JAINMEEN TO KINDO) Selistied and paid in half Witnessed Africa Henri First Citizens Bank & Ingst 19 10 First First Citizens Bank & Ingst 19 10 First Citizens Bank & Ingst 19 In (4) That it will pay, when due/all tries, public assessments, and other governmental or municipal charges, lines 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 montaged 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 receive of the mortgaged premises, with full authority to take possessionally not the mortgaged premises and collect the rents, issues and profits, including reasonable rental to be fixed by the Court in the event said premises are occupied by the mortgager and after deducting all charges and expense attending such preceeding 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 Mortgager 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 in volving this Mortgage or the title to the premises described herein, or should the debt secured hereby or any part thereof be placed in the hand of any attorney at law for collection by suit or otherwise, all costs and expenses incurred by the Mortgagee, and a reasonable alterney's fee, that the Mortgage described hereby, and may be recovered and collected hereunder.

(i) 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 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.

(6) That the covenants herein contained shall bind, and the benefits and advantages shall insure to, the respective heirs, executors, administrators, soccessors and assigns, of the parties hereto. Whenever used, the singular shall included 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:

ζ.,

October |

1978.