The Mortgagor further covenants and agrees as follow

- (1) That this mortgage shall secure the Mortgages for such fur ther sums as may be advanced hereafter, at the option of the Mortgages, for the payment of taxes, insurance premiums, public assessments, repairs or other purposes pursuant to the creenants herein. This mortgage shall also secure the Mortgage for any further loans, desurances, readvences or credit that you be made hereafter to the Mortgages by the Mortgages to long as the total indebtedness thus secured does not exceed the original emount shown on the face hereof. All sums to advanced that best internal at the same rate as the mortgage dots and shall be prolifered at the same rate as the mortgage dots and shall be prolifered at the same rate as the mortgage dots and shall be prolifered at the same rate as the mortgage dots and shall be prolifered.
- (2) That it will keep the improvements now existing or hereafter eracted on the mortgaged property insured as may be required from time to time by the Mortgages against loss by fire and any other hazards specified by Mortgages, in an amount not less than the mortgage debt, or in such amounts as may be required by the Mortgages, and in companies acceptable to it, and that all such policies and renewals thereof shall be held by the Mortgages, and have attached thereto loss payable clauses in favor, and in form acceptable to the Mortgages, and that it will pay all premiums therefor when due; and that it does hereby assign to the Mortgage the proceeds of any policy insuring the mertgaged primises and does hereby authorize such insurance company concerned to make payment for a loss directly to the Mortgages, 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 without interruption, and should it fall to do so, the Mortgagee may, at its eption, 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
- (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 Chembers or atherwise, applicit a receiver of the mortgaged premises, with rull authority to take postsaion 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 mortgager and after deducting all charges and expenses attending such preceding and the execution of its trust as receiver, shall apply the residue of the rents, issues and profits lowerd 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, a' the option of the Mortgagee, all sums then owing by the Morapagor 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 sult involving this Mortgage or the title to the premises decrebed hereby, or any part thereof be placed in the hends of any attorney at law for collection by sult 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 merigage 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, end cover manns of the mortgage, and of the note secured hereby, that then this mortgage shall be utterly notil and other otherwise to remain in full

WITNESS the Mortgagor's hand and seal this SIGNED, sealed and delivered in the presence of:	day of	Willis	HM	'Wd n	N (RMA)
HE FINEL.					(SEAL
Frank D. Smith					(SEAL
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COUNTY OF GREGOVILLO  COUNTY OF GREGOVILLO  Personally appeared  Sport of the seculion shereof.  SWORK tablefort he IRIE 24 day of 12 results	the undersign in written (notin			w the within s witness subsci	named n ort ribed above
Notary Public for South Carolina, (SEAL	)	Frank	D Smith		
STATE OF SOUTH CAROLINA		RENUNCIATION OF	DOWER	1 1 2 2 2	•

1969

Joanne