The Mortgagor further covenants and agrees as follows:

(1) That this mortgage shall secure the Mortgagee for such further sum or sums as may be advanced hereafter, for the purpose specified in this mortgage, at the option of the Mortgagee, not exceeding the original amount of the note secured hereby. Any such future advances, with interest thereon, shall be secured by this mortgage when evidenced by promissory notes stating that said notes are secured hereby. All sums advanced by the Mortgagee for the purpose specified in this mortgage shall bear interest at the same rate as the principal debt secured hereby, from the date of such advance, and shall be payable on demand, or, if no demand is made, then as the parties may agree. The Mortgagee shall not be required to make any such advances so long as the Mortgagor is in default hereunder, and any such advances made while the Mortgagor is in default shall not be secured hereby in preference to the balance of the debt secured hereby, but shall be secured hereby pro rata with the balance of the debt secured hereby. Nothing herein contained shall be construed as binding the Mortgagee to make any such advances, and any such advances, if made, shall be at the sole discretion of the Mortgagee. The Mortgagee may make such advances to the Mortgagor, or to any other person or persons liable for the payment of the debt secured hereby, or to the owner or owners of the premises at the time such advances are made. The Mortgagee may make any such advances without giving notice to any junior lienholder or the Mortgagor, and without the consent of any junior lienholder or the Mortgagor, and the exercise of the right to make advances or the obligation undertaken to make advances may not be revoked as long as the total indebtedness does not exceed the original amount secured hereby, regardless of the fact that from time to time there may be no indebtedness outstanding hereunder. Any such future advances shall be secured by this mortgage at the same rate as the mortgage debt and shall be payable at the maturity of the last note evidencing the mortgage debt.

(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 loss by fire and any other hazards specified by the Mortgagee, in an amount not exceeding the replacement value thereof, in such amounts as may be required by the Mortgagee, and will keep said policies payable, first to the Mortgagee to the extent of the debt secured hereby, and then to the Mortgagor, and will deliver said policies to the Mortgagee. In the event of foreclosure of this mortgage or other transfer of title to the mortgaged property 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. The Mortgagee is hereby authorized and empowered, at its option, to adjust or compromise any loss under insurance policies then in force, and to collect and receive the proceeds from any such policy or policies, and each insurance company concerned is hereby authorized and directed to make payment for such 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 property in extinguishment of the indebtedness secured hereby, all right, title and interest of the Mortgagor in and to any insurance policies then in force shall pass to the purchaser or grantee, and the Mortgagor hereby authorizes each insurance company concerned to make payment for such loss directly to the Mortgagee or such purchaser or grantee instead of to the Mortgagor and the Mortgagee jointly, and the insurance proceeds, or any part thereof, may be applied by the Mortgagee or such purchaser or grantee at its option either to the reduction of the indebtedness hereunder or to the restoration or repair of the property damaged. It is agreed that in the event the Mortgagee should become the purchaser at any foreclosure sale hereunder, the Mortgagee may credit its bid with the proceeds of any insurance policies owned by the Mortgagor or assigned to the Mortgagee, which proceeds are received by the Mortgagee prior to the date of such foreclosure sale, to the extent of the amount of the Mortgage debt, whether due or not.

(3) That it will keep all improvements now existing or hereafter erected on the mortgaged property in good repair and will not commit or suffer any waste of the property, and will continue construction until completion without interruption, and should it fail to do so, the Mortgagee may, at its option, enter upon the premises and make whatever repairs are necessary, including the completion of any construction work, and may charge the expenses thereof against the debt secured hereby, and 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 ordinances 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 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 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 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 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 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.

(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 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 31st day of January 19 72.
SIGNED, sealed and delivered in the presence of:

_____ (SEAL)
_____ (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 31st day of January 1972.

_____ (SEAL)
Notary Public for South Carolina.
My Commission Expires: 12-2-77

STATE OF SOUTH CAROLINA
COUNTY OF Greenville

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 31st day of January 19 72.

_____ (SEAL)
Notary Public for South Carolina.
My Commission Expires: 12-2-77

REC'D PAID