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1. That this mortgage shall secure the Mortgagee's indebtedness to the Mortgagor as to be advanced hereafter, at the option of the Mortgagee, for the purchase of the premises hereinafter described, and for the payment of the interest thereon, and for the payment of the principal thereof. This mortgage shall also secure the Mortgagee's indebtedness to the Mortgagor as to be advanced hereafter, at the option of the Mortgagee, for the purchase of the premises hereinafter described, and for the payment of the interest thereon, and for the payment of the principal thereof. All sums so advanced shall bear interest at the rate of _____ per annum, to be payable on demand of the Mortgagee, unless otherwise provided in writing.

2. That it will keep the improvements now existing 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 less than the mortgage debt or in such amounts as may be required by the Mortgagee, and will pay the premiums thereon, and that all such policies and renewals thereof shall be held by the Mortgagee, and have attached thereto loss payable clauses in favor of, and in form acceptable to the Mortgagee, and that it will pay a reasonable sum for the cost of such insurance, and that it does hereby assign to the Mortgagee the proceeds of any policy insuring the mortgaged premises and does hereby authorize the Mortgagee to make payment for a loss directly to the Mortgagee, to the extent of the balance owing on the Mortgage, but not in excess thereof.

3. That it will keep the mortgaged premises in good repair, and, in the case of a reconstruction, even that it will not reconstruct the mortgaged premises until the mortgage debt is paid in full. Also, the Mortgagee may, at its option, cause repairs to be made, and will pay the cost thereof, including the cost of the design and construction of work, materials, and change the expenses for such repairs or the replacement of fixtures, and the cost of such repairs.

4. That it will pay, when due, all taxes, public assessments, and all other governmental or municipal charges, taxes 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 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 on the basis of any judgment at law for the foreclosure of this mortgage, or otherwise, all costs and expenses incurred by the Mortgagee, and a reasonable attorney's fee, shall be paid by the Mortgagor, or his heirs, assigns, or on demand, at the option of the Mortgagee, as a part of the debt secured hereby, and shall be recoverable as such debt.

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 on the basis of any judgment at law for the foreclosure of this mortgage, or otherwise, all costs and expenses incurred by the Mortgagee, and a reasonable attorney's fee, shall be paid by the Mortgagor, or his heirs, assigns, or on demand, at the option of the Mortgagee, as a part of the debt secured hereby, and shall be recoverable as such debt.

7. That the Mortgagee shall hold the title to the mortgaged premises in trust, and, in the event of a default under this mortgage or in the note secured hereby, it is the duty of the Mortgagee to sell the mortgaged premises, and the Mortgagee shall fully perform all the terms, conditions, and covenants of the mortgage, and of the note secured hereby, and the Mortgagee shall be entirely full and void, otherwise to remain in full force and value.

8. That the covenants herein expressed shall bind and the benefits and advantages shall inure to, the respective heirs, executors, administrators, assigns and assigns of the parties hereto. Whenever in this circular shall include the plural, the plural the singular, and the singular the plural shall be applicable to all parties.

WITNESS the Mortgagee's hand and seal this 25th day of July 1975

SIGNED and delivered in the presence of

[Signature] *[Signature]* *[Signature]* *[Signature]*

SEAL SEAL SEAL SEAL

STATE OF SOUTH CAROLINA }
 COUNTY OF GREENVILLE } PROBATE

I, the undersigned Notary Public, do hereby certify that I saw the within named mortgagor sign, seal and as to act and deed deliver the within mortgage, and that she, with the other witness subscribed above witnessed the execution thereof.

SWORN to before me this 25 day of July 1975

[Signature] SEAL

Notary Public for South Carolina
 My Commission Expires 3-7-83

STATE OF SOUTH CAROLINA }
 COUNTY OF GREENVILLE } RENUNCIATION OF DOWER

I, the undersigned Notary Public, do hereby certify into all whom it may concern, that the undersigned wife, widow of the above named mortgagor, respectively, did this day appear before me, and each, upon being privately and separately examined by me, did declare that she was free, voluntarily, and without any compulsion, duress or fear of any person, when sworn, released, released and forever renounced the mortgagor's and the mortgagor's heirs, assigns and assigns, all her interest and estate, and all her right and claim of dower, in and to all and singular the premises within mentioned and released.

GIVEN under my hand and seal this 25 day of July 1975

[Signature] SEAL

Notary Public for South Carolina
 My Commission Expires 3-7-83

RECORDED 28 1975 22 4:25 A.M.

RAY D. LITMAN
 ATTORNEY AT LAW

STATE OF SOUTH CAROLINA
 COUNTY OF GREENVILLE

William C. Bailey and
 Lydia B. Bailey,

TO
 GARY L. CAPPIS,

Mortgage of Real Estate

I hereby certify that the within Mortgage has been
 this 25th day of July 1975
 at _____ A. M. recorded in
 Book _____ of Mortgages, page _____
 A. No. _____

Recorder of Mortgages - Greenville County
 \$ 7,300.00
 W. A. Sola & Co., Office Supplies, Greenville, S. C.
 Form No. 112
 Lot _____ Piedmont Park
 Chick Spgs Tp