VCL 1403 PAGE 34 (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 fail to do so, the Mortgagee may, at its option, 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 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 reasonable rental to be fixed by the Court in the event said premises are occupied by the rents, issues and profits toward the payment of the 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 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 (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 inforeclosed. Should any legal proceedings be instituted for the foreclosure of this mortgage, or should the Mortgagee become a party of any suit information 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 of any attorney at law for collection by suit or otherwise, all costs and expenses incurred by the Mortgagee, as a part of the debt secured hereby, and may be recovered and collected bereunder. debt secured hereby.

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.

Joth day of April

WITNESS the Mortgager's hand and sepl this

SNED, sealed and delivered	noore		David B. Mann		(SEAL) (SEAL) (SEAL) (SEAL)
ATE OF SOUTH CAROLI	\$		PROBATE		
	Personally appeared deliver the within written in April 1997 April	strument and that (s)	tness and made oath that (s)he s)he, with the other witness subs	aw the with scribed above	in named mortgagor sign, e witnessed the execution
UNITY OF GREENVILL	IF I, the undersigned in the contraction of the co	Notary Public, do here his day appear before ny compulsion, dread heirs or successors a	eby certify unto all whom it ma me, and each, upon being prive or fear of any person whoms not assigns, all her interest and	y concern, to ately and se oever, renover	parately examined by me, ince, release and forever
VEN under my hand and se		(SEAL)	Carol	RM	in a
Notary Public for South Carolina. My Commission Expires: 1-20-81.					29691
FOSTER & RICHARDSON Attomeys At Law Greenville, South Carolina		Mortgage of Real Estate I hereby certify that the within Mortgage has been this 2	mail her JAMES K. COOLEY	DAVID B. MANN	APRIL 2000 X 29603 X STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE