The Mortgagor further covenants and agrees as follows:

1. That time is the essence of this mortgage. In case default be made in the payment of the monthly installments of principal and interest [illegible] or any part thereof, or any other sum payable under the terms hereof, or in the performance of any other obligation hereunder, or in the payment of taxes, assessments, or any other charge against the premises when due, or in the payment of any other indebtedness due the Mortgagee by the Mortgagor, then the whole of the mortgage debt hereunder shall at the option of the Mortgagee, and without notice to the Mortgagor, immediately become due and payable, and this mortgage may be foreclosed. All sums so advanced and expended by the Mortgagee under any of the foregoing provisions of this mortgage shall bear interest at the same rate as the mortgage debt and shall be payable on demand of the Mortgagee, unless otherwise provided in writing.

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 other hazards specified by Mortgagee, in an amount not less than the mortgage debt, or in such amounts as may be required by the Mortgagee, and in companies acceptable to it, 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 all premiums therefor when due, and that it does hereby assign to the Mortgagee the proceeds of any policy insuring the mortgaged premises and does hereby authorize each insurance company concerned to make payment for a loss covered by such policy to the Mortgagee, 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 commence construction promptly and complete construction within a reasonable time, and should it fail to do so the Mortgagee [illegible] may enter upon the premises, make such repairs as are necessary, including the completion of any construction work in progress, and collect 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 impositions, for which may hereafter become a lien 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 attendant upon 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 include 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 29th day of August 1979

SIGNED, sealed and delivered in the presence of:

John G. Cheros — William P. Chapman (SEAL)

Virginia B. Tate — (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 29th day of August 19 79.

John G. Cheros (SEAL) — Virginia B. Tate

Notary Public for South Carolina.
My Commission Expires: 3/15/82

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

29th day of August 19 79

Pauline D. Chapman (SEAL)

Notary Public for South Carolina.
My commission expires: 3/15/82

RECORDED AUG 30 1979 at 10:39 A.M.

Mortgage of Real Estate

I hereby certify that the within Mortgage has been this 30th day of Aug. 1979 at 10:39 A.M. recorded in Book 1478 of Mortgages, page 764

As No.

Register of Mesne Conveyance Greenville County

LONG, BLACK & GASTON
ATTORNEYS AT LAW
109 East North Street
Greenville, S.C. 29601

$4,687.66
Lot 35 Williams Dr., Ordersee Pk

AUG 30 1979
LONG, BLACK AND GASTON

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

7276

William P. Chapman

TO

Eva H. Cheros
201 Donington Drive
Greenville, S.C. 29607

4328 RV.2