The Mingagor further covenants and agrees as follows:

- (1) That this mortgage shall secure the Mortgagee for such faither cans account to a rounce? Security profession of the payment of taxes, insurance premium, paths assessments, repairs a client pay exportant to the observation for a secure the Mortgagee for any faither learns, advances, reads incentive that a rounce to make more present to the Mortgagee will be a source the Mortgagee for any faither learns, advances, reads incentive that a rounce the receipter to the Mortgage of the source of the sourc as the total indebtedness thus secured dies not exceed the original me and down on the tace never All a reason a stanced shall bear interest at the same rate as the mortgage debt and shall be payable on demand of the Mortgagee unless otherwise presided in writing.
- (2) That it will keep the improvements now existing or hereafter erected on the mortgaged property instited as may be required from time to time by the Mortgagee against has by the and any 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 a tecptable to it, and that all such policies and receivable thereof that be held by the Mortgagee, and have attached hereto loss payable clauses in favor of, and in form a coeptable 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 premiums and does hereby authorize each insurance company concerned to make payment for a loss directly to the Mortgagee, to the extent of the balance covery on the Mortgage debt, whiches due no not 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 intersuption, and should it fail to do so, the Mostgagee may, at its option, enter upon and 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 muracipal charges, tines or other impontions 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 cents, 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 tents, 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 tendue of the tents, usues and profits toward the payment of the debt secured
- (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 Mortgagee 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 mortisage, or should the Mortgagee become a party of any suit involving this Mortgage or the title to the premiers 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 come 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 here yell in the true meaning of this instrument that if the Mortgagor shall fully perform all the terms, conditions, and covenants of the mortgage, and

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\$37.741.48 \$37.741.48 Lots 26. 27. Flynn Ests. Chick Sprins	-		Associates Financial Services Company of South Carolina, Inc. PO Box 219 Mauldin, SC 29662	Myra Juanita Bowers Howard	STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE	ZSING A

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