

The Mortgagor further covenants and agrees as follows:

- (1) That the mortgagor shall secure the Mortgagor for such further sums as may be advanced hereafter, at the option of the Mortgagor, for the payment of taxes, insurance premiums, public assessments, repairs or other purposes pursuant to the covenants herein. This mortgagor shall also secure the Mortgagor for any and all losses, damages or credits that may be made hereafter to the Mortgagor by the Mortgagor so long as the total indebtedness does not exceed the original amount shown on the face hereof. All sums so advanced shall bear interest at the same rate as the interest on the debt and shall be payable on demand of the Mortgagor unless otherwise provided in writing.
- (2) That it will keep the property mortgaged or hereafter erected on the mortgaged property in good repair, as may be required from time to time by the Mortgagor, against fire, wind, hail, and any other hazards specified by Mortgagor, in an amount not less than the mortgage debt, or such amount as is necessary to keep the Mortgagor in possession a copable to it, and that all such policies and renewals thereof shall be held by the Mortgagor until the date when the Mortgagor has payable claims in favor of and in form acceptable to the Mortgagor, and that it will pay all premiums therefore when due and that the Mortgagor shall assign to the Mortgagor the proceeds of any policy insuring the mortgaged premises and does hereby to charge each insurance company so assigned to make payment for a loss directly to the Mortgagor, to the extent of the balance owing on the Mortgage debt, whether due or not.
- (3) That it will keep the property mortgaged or hereafter erected in good repair and, in the case of a construction loan, that it will continue to do so until the building is completed and should it fail to do so, the Mortgagor may, at its option, enter upon said premises, make whatever repairs are necessary, deduct the completion of any construction work underway, and charge the expenses for such repairs or the completion of such construction to the outstanding 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 reward to be fixed by the Court in the event said premises are occupied by the receiver 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 Mortgagor, all sums then owing by the Mortgagor to the Mortgagor 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 Mortgagor 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 an attorney at law for collection, by suit or otherwise, all costs and expenses incurred by the Mortgagor and a reasonable attorney's fee shall thereafter become due and payable immediately or on demand, at the option of the Mortgagor, 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 accrue 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 1st day of July 1974.

Robert J. Davies
Lameese K. Davies

(SEAL)
Robert J. Davies
(SEAL)
Lameese K. Davies
(SEAL)
Lameese K. Davies
(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 1st day of July 1974.

Robert J. Davies
Notary Public for South Carolina
My Clerk 1974

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 (wifes) 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, threat or bias of any person whatsoever, renounce, release and forever relinquish unto the mortgagor(s) and the mortgagor(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

1st day of July 1974.
Robert J. Davies
(SEAL)
Notary Public for South Carolina
My Clerk 1974

Lameese K. Davies

RECORDED JUL 2 74 219

LONG, FISHER & BLACK
ATLANTA
STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE
TO
The South Carolina National Bank,
Greenville, South Carolina

Robert J. Davies and
Lameese K. Davies

Mortgage of Real Estate

I hereby certify that the within Mortgage has been filed
on the 14th day of July 1974

at 11:24 A.M. in record book 1315
Mortgage page 305, At No. 219

Recorder of Deeds, Greenville
Greenville, South Carolina

1000, 00
"NO MANLY STREET
GREENVILLE, SOUTH CAROLINA 29601

H. J. DAVIS, Attorney At Law, Greenville, South Carolina
RA. 1974