

The Mortgagor further covenants and agrees as follows:

(1) That this mortgage shall secure the Mortgagee for such further sums as may be a loan hereafter, at the option of the Mortgagee, for the payment of taxes, insurance premiums, public assessments, repairs or other purposes pursuant to the covenants herein. This mortgage shall also secure the Mortgagee for any future loans, advances, loans in excess of credits that may be made hereafter to the Mortgagor by the Mortgagee so long as the total indebtedness therefor does not exceed the original amount shown on the face hereof. All sums so advanced 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 premises, existing or hereafter created on the mortgaged property, and as may be required from time to time by the Mortgagee, in good repair and free from any other hazards specified by Mortgagee, in a condition not less than the mortgage debt, or in such amounts as may be required by the Mortgagee, and its companies a capital to it, and that all such repairs and renewals thereof shall be paid by the Mortgagee, and that it will pay all such repairs and renewals payable clauses in favor of and in full payment to the Mortgagee, and that it will pay all premiums therefor which it does and that it has hereby assigned to the Mortgagee the proceeds of any policy insuring the mortgaged premises and does hereby authorize such insurance company to make payment for a loss directly to the Mortgagee, to the extent of the balance owing on the Mortgage debt, whether due or not.

(3) That it will keep the premises, existing or hereafter created in good repair and, in the case of a construction loan, that it will continue construction until the premises are ready for occupancy, 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 mortgaged 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 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 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 received 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 6th day of September 19 74 .

SIGNED, sealed and delivered in the presence of:
 Thomas C. Brissett
 Kathy H. Rollins

J. W. Galloway (SEAL)
 J. W. Galloway (SEAL)
 (SEAL)
 (SEAL)

STATE OF SOUTH CAROLINA } PROBATE
 COUNTY OF GREENVILLE }

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 6th day of September 19 74
 Thomas C. Brissett (SEAL)
 Kathy H. Rollins
 Notary Public for South Carolina
 My Commission expires 4/7/79.

STATE OF SOUTH CAROLINA } NOT NECESSARY - MORTGAGOR UNMARRIED
 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
 6th day of September 19 74
 _____ (SEAL.)
 Notary Public for South Carolina.
 My Commission expires 4/7/79.

RECORDED SEP 9 '74 6744

I hereby certify that the within Mortgage has been this 9th day of September 19 74
 at 4:10 P. M. recorded in Book 1322 of Mortgage page 97 As No. _____
 Register of Deeds Conveyance Greenville County
 THOMAS C. BRISSETT
 ATTORNEY AT LAW
 110 MANLY STREET
 GREENVILLE, SOUTH CAROLINA 29601
 \$5,400.00
 Lots 11, 12 & 13 Ford Circle
 "Enoree Acres"

J. W. GALLOWAY
 TO
 MCC FINANCIAL SERVICES, INC.
 COUNTY OF GREENVILLE
 STATE OF SOUTH CAROLINA
 THOMAS C. BRISSEY
 Attorney At Law
 SFP 9 1974
 8-50
 5-2-16
 X 6744

BR 00

2-A 8287