

The Mortgagee further covenants and agrees as follows:

(1) That the Mortgagee shall have the Mortgage for each year as may be a legal lien, at the option of the Mortgagee, for the payment of taxes, interest, assessments, repairs or other purposes pursuant to the covenants herein. This mortgage shall also secure the Mortgagee for the payment of such taxes, interest, assessments, repairs or other purposes as may be made hereafter by the Mortgagee or by the Mortgagee's assigns, and the Mortgagee shall not be bound to pay the same unless the same are duly assessed or levied on the premises. All such assessments shall bear interest at the rate of 10% per annum, and shall be payable on demand of the Mortgagee unless otherwise provided in writing.

(2) That the Mortgagee shall have the right to insure or have insured by the Mortgagee the premises, and to pay the cost of such insurance, and to require the Mortgagee to insure the premises, and to pay the cost of such insurance, for the full amount of the mortgage debt, or for such amount as the Mortgagee may determine, and that all such policies and proceeds thereof shall be held by the Mortgagee for the benefit of the Mortgagee, and that the Mortgagee shall be entitled to the proceeds of any policy insuring the mortgaged premises and to the benefit of such proceeds, and to make payment for a loss directly to the Mortgagee, to the extent of the balance owing on the Mortgage debt, whether or not the Mortgagee is insured.

(3) That it will keep the premises in good repair, and in the case of a construction loan that it will continue to pay for the same until the loan is paid in full. If the Mortgagee may, at its option, enter upon said premises, to make such repairs, or to cause the same to be made, and to do any other work and to change the expenses for such repairs or the completion of such construction to the Mortgagee.

(4) That it will pay, when due, all taxes, assessments and other governmental or municipal charges, fees 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 agrees to issue 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 fee to be paid by the Court in the event said premises are occupied by the Mortgagee, and after deducting all charges and expenses attending such proceedings and the execution of its trust as receiver, shall apply the moneys 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 due by the Mortgagee to the Mortgagee shall be 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 Mortgagee shall hold and enjoy the premises above conveyed until there is a default in this mortgage or in the note secured hereby. It is the true meaning of this instrument that if the Mortgagee 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 Mortgagee's hand and seal this 9th day of December 1974.

SIGNED, sealed and delivered in the presence of:

Carlyle Steele
Richard H. Warden

Kathryn Lynn Tate Putnam (SEAL)
Kathryn Lynn Tate Putnam

(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 9th day of December 1974.

Carlyle Steele (SEAL)
Notary Public for South Carolina.
My Commission Expires: 9-3-84

Richard H. Warden

STATE OF SOUTH CAROLINA } NOT NECESSARY - WOMAN MORTGAGOR
COUNTY OF } 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 mortgagor(s) and the mortgagor'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

day of 19 (SEAL)
Notary Public for South Carolina.

RECORDED DEC 9 '74 14150

270
5'2.20
DEC 9 1974
Warden & Steele
STATE OF SOUTH CAROLINA
X 14150 X
COUNTY OF GREENVILLE

Morton FehI McArthur
& Betsy R. McArthur
TO
Kathryn Lynn Tate Putnam

Mortgage of Real Estate

I hereby certify that the within Mortgage has been this 9th day of December 1974 at 11:30 P. M. recorded in Book 1329 of Mortgages page 265. As No. 14150 Registrar of Deeds Conveyance Greenville County
WARDER & STEELE
1306 E. Washington Street
GREENVILLE, SOUTH CAROLINA 29601
\$ 5,500.00
Pt Lot 1 Richbourg Dr. Chick Spgs. Tp.

BRB 0

2-A 8234