- (1) That this mortgage shall secure the Mortgages for such fur their sums as may be advanced hereafter, at the option of the Mogages, for the payment of taxes, insurance premiums, public assessments, repairs or other purposes pursuant to the covenants here. This mortgage shall also secure the Mortgages for any firther loans, advances, resovences or credits that may be made hereafter to the Mortgager by the Mortgages so long as the total indebtedness thus secured 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 Mortgages unless otherwise provided in writing.
- 12) 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 Mortgages against loss by fire and any other hazards specified by Mortgages, in an amo nt not less than the mortgage debt, or in such amounts is may be required by the Mortgages, and in companies acceptable to it, and that all such policies and renewals thereof shall be held by the Mortgages, and have attached thereto loss payable clauses in favor of, and in form acceptable to the Mortgages, and that it will pay all premiums therefor when due, and that it does hereby assign to the Mortgages the proceeds of any policy insuring the mortgaged promises and does hereby authorize each insurance company concerned to make payment for a loss directly to the Mortgages, to the extent of the balance owing on the Mortgage debt, whether due or not.
- 13) 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 interruption, and should it fail to do so, the Mortgages 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 mortgage 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 preceding 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.
- 16) 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 Moragagor 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 die 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 included the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

Personally appeared the undersigned witness and made onth that (s)he saw the within named mertively the saxetylion thereof.  WDRN to Select me this 24ct day of February 19 75.  WDRN to Select me this 24ct day of February 19 75.  WATE OF SOUTH CAROLINA  (Mortgagee is a woman)  RENUNCIATION OF DOWER  I, the undersigned Notary Public, do hereby certify unto all whom it may concern, that the understead of the above named mortgager(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 whomsoer, renounce, release and forever relinquish unto the mortgages(s) and the mortgages(s) heirs or successors and assigns, all her intests and estate, and all her right and claim of dower of, in and to all and singular the premises within mentioned and released.  WEN under my hand and seal this  4ct day of February, 19 75  (SEAL)  FEB 28 75 At 3:13 P.M. 20142	Personally appeared the undersigned witness and made each that (s)he saw the within named meritine specifies and its act and deed deliver the within written instrument and that (s)he, with the other witness subscribed above rithers the activition thereof.  WOUNT of Sefer's me this 24th day of February 19 75.  TATE OF SOUTH CAROLINA  OUNTY OF  I, the undersigned Notary Public, do heraby certify unto all whom it may concern, that the understand write (wives) of the above named mortagor(s) respectively, did this day appear before me, and each, upon being privately and separately examined by me, did declare that the dees freely, voluntarily, and without groupulsion, dread or fear of any person whomever, renounce, release and forever relinquish unto the mortagoges(s) and the mortagoges(s)(s) heirs or successors and assigns, all her invests and estate, and all her right and claim of dower of, in and to all and singular the premises within mentioned and released.  IVEN under my hand and seal this  IVEN under my hand a	STATE OF SOUTH CAROLINA	PROBATE	(\$EAL)
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