The Mortgagor further covenants and agrees as follows:

[illegible]

(2) That [illegible] other hazards specifically [illegible] debt or [illegible] shall be [illegible] 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 [illegible] hereafter erected in good repair and in the event of a default hereunder that it will [illegible] and should it fail to do so the Mortgagee may at its option enter upon said premises [illegible] completion of any construction work [illegible] and charge the expenses for such repairs or the completion [illegible]

(4) That it will pay [illegible] 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 its rents 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 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 net balance 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 be 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 an attorney at law for collection by suit or otherwise, all costs and expenses incurred by the Mortgagee, and a reasonable attorney's fee, shall then 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 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 17th day of March 1975.
SIGNED, sealed and delivered in the presence of:

Thomas C. Brissey
Kathy H. Rollins

Charles E. Smith (SEAL)
(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 17th day of March 1975.

Thomas C. Brissey (SEAL)
Notary Public for South Carolina
My Commission expires 4/7/79.

Kathy H. Rollins

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 (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

17th day of March 1975.

Thomas C. Brissey (SEAL)
Notary Public for South Carolina.
My Commission expires 4/7/79.

Ruby S. Smith
Ruby S. Smith

RECORDED FOR PAID 2.50 MAR 17 '75 11:60

RECORDED MAR 17 '75 At 11:38 A.M. # 21332

Mortgage of Real Estate

I hereby certify that the within Mortgage has been this 17th day of March 19 75 at 11:38 A. M. recorded in Book 1334 of Mortgages, page 936 As No. 21332

Register of Mesne Conveyance Greenville County

$ 1,433.28

THOMAS C. BRISSEY
ATTORNEY AT LAW
110 MANLY STREET
GREENVILLE, SOUTH CAROLINA 29601

Lot 83 Kay Dr. Sec. 2
"Belmont Hgts"

STATE OF SOUTH CARCLINA
COUNTY OF GREENVILLE

CHARLES E. SMITH

TO

SOUTHERN BANK AND TRUST COMPANY

MAR 17 1975
THOMAS C. BRISSEY
Attorney At Law

21332

RV.2 8234