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3. That it will keep all improvements now existing or hereafter erected on said premises insured as may be required from time to time by the Mortgagee against loss by fire and other hazards, casualties and contingencies in such amounts and for such periods as may be required by the Mortgagee, and will pay promptly when due any premiums therefor. All insurance shall be carried in companies approved by the Mortgagee and the policies and renewals thereof shall be held by the Mortgagee and have attached thereto loss payable clauses in favor of and in form acceptable to the Mortgagee. In event of loss, Mortgagor will give immediate notice by mail to the Mortgagee, who may make proof of loss if not made promptly by Mortgagor, and each insurance company concerned is hereby authorized and directed to make payment for such loss directly to the Mortgagee instead of to the Mortgagor and Mortgagee jointly, and the insurance proceeds, or any part thereof, may be applied by Mortgagee at its option either to the reduction of the indebtedness hereby secured or to the restoration or repair of the property damaged. In event of foreclosure of this mortgage or other transfer of title to the mortgaged property in extinguishment of the indebtedness secured hereby, all right, title and interest of the Mortgagor in and to any insurance policies then in force shall pass to the purchaser or grantee.

4. That it will pay when due all taxes, public assessments, water rates and other governmental or municipal charges, fines or impositions for which provision has not been made hereinabove, and will promptly deliver official receipts therefor to the Mortgagee. That it will comply with all governmental and municipal laws and regulations with respect to the mortgaged premises. That it will keep the improvements now existing or hereafter erected on the mortgaged premises in good repair and will not commit or suffer any waste of the premises.

5. That it hereby assigns all rents, issues and profits of the mortgaged premises to the Mortgagee as further security for the payment of the indebtedness hereby secured and for the performance of the covenants hereof, such assignment to become effective upon any default hereunder. Mortgagor shall have a revocable license to collect and retain such rents, issues and profits as they become due and payable. Upon any such default, Mortgagee may, at any time without notice, either in person, by agent or by receiver to be appointed by a court, and without regard to the adequacy of any security for the indebtedness hereby secured, enter upon and take possession of the mortgaged premises or any part thereof, in its own name sue for or otherwise collect the rents, issues and profits thereof, including those past due and unpaid, and apply the same, less costs and expenses of operation and collection including attorneys' fees, upon any indebtedness secured hereby, all in such order as Mortgagee may determine. The entering upon and taking possession of the mortgaged premises, the collection of such rents, issues and profits and the application thereof as aforesaid, shall not cure or waive any default or notice of default hereunder or invalidate any act done pursuant to such notice.

6. That if there is a default in any of the terms, conditions or covenants of this mortgage or of the note secured hereby, the whole of the principal sum secured hereby, with interest thereon, shall become immediately due and payable at the option of the Mortgagee. All sums not paid when due hereunder shall bear interest at the highest rate of interest specified in the note secured hereby from and after maturity, whether by acceleration or otherwise. Should the debt secured hereby or any part thereof be collected at law or in equity or through any probate or bankruptcy proceedings, or should the Mortgagee employ attorneys to protect its rights hereunder, Mortgagor shall pay to the Mortgagee reasonable attorneys' fees, costs and expenses incurred by the Mortgagee as a part of the debt secured hereby, which fees, costs and expenses shall be due and payable immediately without demand. The failure of the Mortgagee to exercise any of the options contained in this paragraph shall not constitute a waiver of the right to exercise the same in the event of any subsequent default.

7. That the Mortgagor will keep the premises above described free of all taxes, liens, assessments, charges, encumbrances and liabilities of every character, except those assumed by the Mortgagee in writing, and will warrant and defend the title thereto against all claims and demands, except those assumed by the Mortgagee in writing. It is the true meaning of this agreement that if the Mortgagor shall fully perform all the terms, conditions and covenants of the note and of this mortgage, then this mortgage shall be null and void and may be satisfied of record at the request and cost of the Mortgagor; but if default be made in the payment of the indebtedness hereby secured or any part thereof, or if default be made in the performance of any of the terms, conditions or covenants of the note or of this mortgage, then the whole of the indebtedness hereby secured shall become immediately due and payable at the option of the Mortgagee, and this mortgage may be foreclosed and the premises above described sold as now provided by law for the foreclosure of mortgages by judicial proceedings.

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 number 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 1975

SIGNED, sealed and delivered in the presence of:

C. Vincent Brown

Mae Looper Williams (SEAL)
MAE LOOPER WILLIAMS

(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 1st day of July 1975.

C. Vincent Brown (SEAL)
Notary Public for South Carolina
My Commission Expires 4-17-79.

STATE OF SOUTH CAROLINA

COUNTY OF

NOT NECESSARY - WOMAN MORTGAGOR
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

day of 19

(SEAL)

Notary Public for South Carolina
My Commission Expires

RECORDED JUL 9 '75 At 3:15 P.M. # 742

Mortgage of Real Estate

I hereby certify that the within Mortgage has been this 9th. day of July 19 75 at 3:15 P.M. recorded in Book 1343 of Mortgages, page 475, As No. 742

Register of Mesne Conveyance Greenville County

$ 30,000.00

Horton, Drawdy, Marchbanks, Ashmore,
Chapman & Brown, P.A.
307 PETTIGRU STREET
P.O. BOX 10167 F.S.
GREENVILLE, SOUTH CAROLINA 29603

1 Acre Cor Saluda Lake Rd. &
White Horse Rd.

RECORDING FEE $ 2.50
PAID $ 2.50
STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

MAE LOOPER WILLIAMS

TO

AGNES WILLIAMS WOODSON

4328 RV.2