the Mortgagor further covenants and agrees as follows:

1. That this mortgage shall secure the Mortgagee for such further sums as may be advanced hereafter, at the option of the Mortgagee, for the purpose of paying taxes, insurance premiums, repairs or other purposes pursuant to the covenants hereof. This mortgage shall secure to the Mortgagee such further sums, advances or credits that may be made hereafter to the Mortgagor by the Mortgagee, to the extent that such sums shall have not exceed the original amount shown on the face hereof. All such sums shall bear interest at the same rate as the mortgage debt and shall be payable on demand of the Mortgagee unless otherwise provided herein.

2. 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 Mortgagee against loss by fire and any other hazards specified by Mortgagee, in an amount not less than the mortgage debt, or in such amounts as may be required by the Mortgagee, and in companies acceptable to it, and that all such 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, and that it will pay all premiums therefor when due, and that it does hereby assign to the Mortgagee the proceeds of any policy insuring the mortgaged premises and does hereby authorize each insurance company concerned 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 all improvements now existing or hereafter erected in good repair and, in the case of a construction loan, that it will commence construction promptly and complete the same within a reasonable time; and should it fail to do so, the Mortgagee may, at its option, enter upon the premises, make such repairs or improvements including the completion of any construction work, undertakings and services 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 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 of the case may, upon application of the Mortgagee, without notice, and without regard to the adequacy of the security for the indebtedness secured hereby, forthwith appoint a receiver of the mortgaged premises, with full authority to take possession of the mortgaged premises and collect the rents, issues and profits therefrom as may be used by the Court in the event said premises are occupied by the mortgagor and attorney, as well as all costs and expenses incurred in such proceeding and the execution of its trust as receiver, shall apply the receipts of the rents, issues and profits therefrom to 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 to any suit involving the Mortgagor 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 reason of default or otherwise, all costs and expenses incurred by the Mortgagee, including a reasonable attorney's fee, shall be due and payable immediately or on demand, at the option of the Mortgagee, as a part of the debt secured hereby, and may be included in any judgment or decree.

7. That the Mortgagee shall hold the policies above provided until there is a default under this mortgage or in the note secured hereby. It is agreed that if the Mortgagor shall fully perform all the terms, conditions, and covenants of the mortgage and of the note secured hereby, 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 _____ day of _____ 19____

SIGNED, sealed and delivered in the presence of:

_____ _____ SEAL

_____ _____ SEAL

_____ _____ SEAL

_____ _____ SEAL

STATE OF SOUTH CAROLINA }
COUNTY OF _____ } **PROBATE**

Personally appeared the undersigned witness and made oath that (she) saw the within named mortgagor sign, seal and as its act and deed deliver the within mortgage unto mortgagee and that (she), with the other witness subscribed above witnessed the execution thereof.

SWORN to before me this _____ day of _____ 19____

_____ SEAL

Notary Public for South Carolina
My Commission Expires:

STATE OF SOUTH CAROLINA }
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 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:

_____ At 2:30 P.M. # 974

STATE OF SOUTH CAROLINA
COUNTY OF

TO

Mortgage of Real Estate

I hereby certify that the within Mortgage has been this 11th day of July 19 75 at 2:30 P. M. recorded in Book 1343 of Mortgages, page 732 As No. 974

Register of Mesne Conveyance Greenville County

W. A. Seyle & Co., Office Supplies, Greenville, S. C.
Form No. 112
Size 300 Qty.
4M 8-74

Lots Worley Rd., Chick Springs, S.C.

12 AM 8 23 7