[illegible] as for advances hereafter, at the option of the Mortgagee [illegible] payable on demand of the Mortgagee unless otherwise [illegible]

[illegible] insured on the mortgaged property insured as may be required from [illegible] Mortgagee, in an amount not less than the mortgage [illegible] acceptable to it, and that all such policies and renewals [illegible] in favor of, and in form acceptable to the Mortgagee, [illegible] to the Mortgagee the proceeds of any policy insuring the [illegible] to make payment for a loss directly to the Mortgagee, to [illegible]

[illegible] and in the event of a construction loan that it [illegible] the Mortgagee, at its option, may call [illegible] and charge the expenses for [illegible]

[illegible] environmental or municipal laws and regulations affecting the mortgaged [illegible]

[illegible] premises from and after any default hereunder, and agrees that, [illegible] at Mortgagee's option, may, at [illegible] otherwise, appoint [illegible] the mortgaged premises and collect the rents, issues and profits [illegible] and after deducting all [illegible] shall apply the residue of the rents, issues and profits [illegible]

[illegible] of this mortgage, or of the note secured hereby, then, at the [illegible] the Mortgagee shall become immediately due and payable, and this [illegible] the foreclosure of this mortgage, or should the Mortgagee become [illegible] term, or should the debt secured hereby or any part [illegible] otherwise, all costs and expenses incurred by the Mortgagee, [illegible] immediately or on demand, at the option of the Mortgagee, as a part [illegible]

[illegible] there is a default under this mortgage or in the note [illegible] Mortgagor shall fully perform all the terms, conditions, and covenants [illegible] mortgage shall be utterly null and void; otherwise to remain in full force and [illegible]

[illegible] 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 [illegible]

WITNESS the Mortgagor's hand and seal this 14th day of August, 1975

SIGNED, SEALED and DELIVERED in the presence of:

Richard W. Joines — SEAL

Judy R. Joines — SEAL

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

PROBATE

Personally appeared the undersigned witness and makes oath that s/he saw the within named mortgagor sign, seal and as its act and deed deliver the within mortgage deed and that s/he with the other witness subscribed above witnessed the execution thereof.

SWORN to before me this 14th day of August, 1975.

(SEAL)

Notary Public for South Carolina
My Commission Expires [illegible]

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 of the above named mortgagor, 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 and the mortgagee's heirs or successors and assigns, all her interest and estate, and 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 14th day of August, 1975.

(SEAL)

Notary Public for South Carolina
My Commission Expires [illegible]

RECORDED AUG 15 1975 at 11:00 AM

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RICHARDSON, PLOWDEN & ROBINSON, P. A.
ATTORNEYS AT LAW
P.O. BOX 1090 GREENVILLE, S.C.

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

Richard W. Joines and Judy R. Joines

TO

Citizens and Southern National Bank

Mortgage of Real Estate

I hereby certify that the within Mortgage has been duly recorded this [illegible] day of August, 1975 [illegible] in Mortgage Book [illegible] page [illegible]

Register of Mesne Conveyance — County

W. A. Seyle & Co., Office Supplies, Greenville, S. C.
Form No. 112

4328 RV.2