

The Mortgage contains the following covenants and Agreements as follows:

- (1) That it is mortgagee of the land, the Mortgage for which is now and hereafter, at the time of the Mortgage, the principal of two, or more, or less, of the amounts, to pay or other purposes provided for in the instrument. This instrument shall also secure the Mortgage for any other amount, principal or otherwise, which may be advanced by the Lender, at any time, as the Lender may direct, and the amount so advanced shall be included in the amount of the Mortgage, and shall bear interest at the same rate as the original amount of the Mortgage, and shall be included in the amount of the Mortgage, and shall be included in the amount of the Mortgage.
- (2) That it will keep the property in good repair, and in the case of a construction loan, that it will complete the same in accordance with the plans and specifications, and should it fail to do so, the Mortgagor may at any time enter upon said premises, and make such repairs or improvements, and complete the same, and the expenses for such repairs or the completion of the same, shall be paid by the Mortgagor.
- (3) That it will pay, when due, all taxes, all assessments, and other governmental or municipal charges, fines or other impositions against the mortgaged premises. That it will comply with all environmental and municipal laws and regulations affecting the mortgaged premises.
- (4) 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 receiver, and after deducting all charges and expenses incident to such proceedings 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.
- (5) 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 Mortgagor, all sums then owing by the Mortgagor to the Mortgagor shall become immediately due and payable, and this mortgage may be foreclosed. Should no legal proceedings be instituted for the foreclosure of this mortgage, or should the Mortgagor become a party to 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, or otherwise, all costs and expenses incurred by the Mortgagor, and a reasonable attorney's fee, shall then, upon becoming due and payable immediately, or on demand, at the option of the Mortgagor, as a part of the debt secured hereby, and may be recovered and collected hereunder.
- (6) That the Mortgagor shall hold and enjoy the premises above conveyed until there is a default in the note, or in the note secured hereby. It is the true meaning of this covenant 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.
- (7) That the covenants herein contained shall bind, and the benefits and advantages shall accrue 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 my hand and seal this 15th day of August 1983.

Cathleen N. Clark

Clara M. Johnson

Bobby Joe Johnson (SEAL)

Clara Johnson (SEAL)

(SEAL)

STATE OF SOUTH CAROLINA  
COUNTY OF GREENVILLE

PROBATE

Personally appeared the undersigned witness and made oath that she is the within named Notary Public, and as her act and deed deliver the within written instrument as that of the witness above witnessed the execution thereof.

SWORN to before me this 15th day of August 1983.

Notary Public for South Carolina  
My Commission Expires: 6-15-87

STATE OF SOUTH CAROLINA  
COUNTY OF GREENVILLE

RENUNCIATION OF POWER

I, the undersigned Notary Public, do hereby certify unto all whom it may concern, that the undersigned wife (wives) of the above named mortgagee(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, threat or fear of any person whatsoever, renounce, release and forever relinquish her the mortgagee(s) and the mortgagee(s)' heirs or successors and assigns, all her interest and estate, and all her right and claim of dower et. al. to all and singular the premises herein mentioned and released.

GIVEN under my hand and seal this

15th  
day of August 1983  
Notary Public for South Carolina  
My Commission Expires: 6-15-87

Clara M. Johnson

STATE OF SOUTH CAROLINA  
COUNTY OF GREENVILLE  
BOBBY JOE JOHNSON AND  
CLARA JOHNSON

RECORDED Aug. 19, 1983 at 10:13 A.M.

SOUTHERN BANK AND TRUST CO.

TO

*Franklin*

Mortgage of Real Estate

I hereby certify that the within Mortgage has been this  
15th day of August 1983 recorded in Book  
10:13 M. monogram in Room  
865 As No.  
1621

Notary Public for South Carolina  
LAW OFFICES OF

Marchbanks, Chapman, Brown & Martin, P.A.  
111 Toy Street  
P.O. Box 10224 F. S.  
Greenville, South Carolina 29603  
\$11,031.88  
Lot 46 Alta Vista Cir.  
Coleman Hts.

12 AM 8/24/83