

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 continue construction until completion without interruption, and should it fail to do so, the Mortgagor may, at its option, enter upon said premises, make whatever repairs are necessary, including the completion of any construction work underway, and charge the expenses 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 other legal actions 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, no 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 mortgagor, and after deducting all charges and expenses attending such proceeding and the execution of its trust as to enter shall apply the residue of the rents, issues and profits toward the payment of the debt secured thereby.

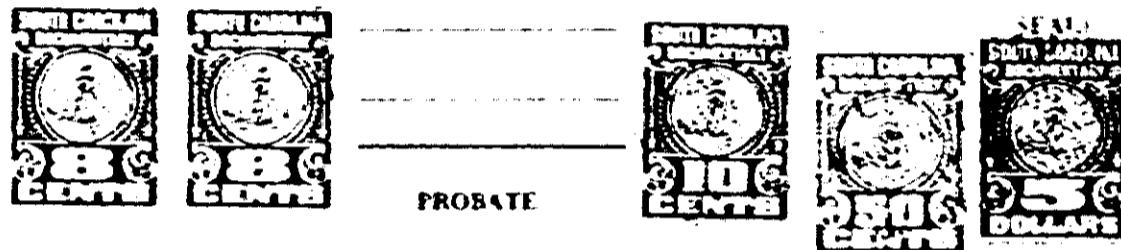
6. That if there is a default in any of the terms, conditions, or covenants of this mortgage, or of the note secured hereby, then, at the option of the Mortgagor, all sums then owing by the Mortgagor to the Mortgagor shall become immediately due and payable, and the mortgage may be foreclosed. Should no legal proceedings be instituted for the foreclosure of this mortgage, or should the Mortgagor become a party to any action involving this Mortgage or the title to the premises described herein, or should the debt secured hereby, or any part thereof, be held in the hands of the court, then, in addition to the collection by suit or otherwise, all costs and expenses incurred by the Mortgagor, and a reasonable attorney's fee, shall thereupon be, and due and payable immediately on demand, at the option of the Mortgagor, as a part of the note secured hereby, and may be recovered and collected hereunder.

7. That the Mortgagor shall hold and keep the premises above described 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 accrue to the successors, heirs, executors, administrators, executors 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 signature and seal this 4th day of August 1975

James R. Mann
STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE



Personally appears the undersigned witness and made oath that he saw the parties named to execute this seal and as its act and deed deliver the within written instrument and that is he, with the other witness subscribed above witnessed the execution thereof.

SIGNED in writing this 4th day of August 1975.

James R. Mann 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 owner 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, dread or fear of any person whatsoever, renounce, release and forever relinquish unto the mortgagee(s) and the mortgagee's heirs, successors and assigns, all her interest and estate, and all her right and claim of dower in, and to all and singular the premises within mentioned and released.

GIVEN under my hand and seal this

day of 19 SEAL
James R. Mann

RECORDED AUG 13 1975

At 10:05 A.M. on the _____ day of _____ August 1975
at 10:05 A.M. recorded in Book 1346 of
Mortgages, page 93, As No. 4027.
Requester of Memo Conveyance
Greenville County

JOHN P. MANN
Attorney at Law
Greenville, South Carolina

RECORDING FEE X 4027 X
Paid \$ 2.25
4323 RN-2-L