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 to the parties of the first part, or their successors or assigns, or any of them jointly or severally, for any purpose [illegible] This mortgage shall secure the Mortgagee for any further loans, advances, readvances or credits that may be made hereafter by the Mortgagee to the Mortgagor so long as the total indebtedness thus secured does not exceed the original amount shown above. All sums so advanced shall bear interest at the same rate as the mortgage debt and shall be payable on demand or on such other terms as may be provided in writing.

2. That it will keep the improvements now existing or hereafter erected on the mortgaged premises 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 exceeding 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 insurance policy insuring the mortgaged premises and does hereby authorize each insurance company concerned to make payment for a loss covered by such policy 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 event of any default in any such repair or construction or completion without prejudice to any other rights the Mortgagee may have under this mortgage, should it fail to do so, the Mortgagee may enter upon the premises, make whatever repairs are necessary, including the completion of any construction or improvement, and the cost of such repairs or the completion of such construction to be added 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 applicable to the mortgaged premises.

5. That it hereby assigns all rents, issues and profits of the mortgaged premises for [illegible] and hereby gives the Mortgagee, should legal proceedings be instituted pursuant to this instrument, any judgment having jurisdiction of the mortgaged premises, 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 such premises are occupied by the mortgagor, after deducting all charges and expenses attendant to such proceeding and the execution of its trust as receiver, shall apply the balance of the rents, issues and profits toward 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 of 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 any attorney at law for collection by suit or otherwise, all costs and expenses incurred by the Mortgagee, and a reasonable attorney's fee, shall thereupon become due and payable hereunder, whether or not demand, at the option of the Mortgagee, as a part of the debt secured hereby, and may be recovered and collected hereunder.

7. That the Mortgagee shall hold and enjoy the premises above conveyed until there is a default under this mortgage or in the note secured hereby. It is the true intent and meaning of the parties hereto 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 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 12th day of August 19 75

SIGNED, sealed and delivered in the presence of:

Sandra W. Bedell

JO B. McALISTER, formerly Jo B. Wilson — SEAL

— 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 12th day of August 1975

Sandra W. Bedell

SEAL

Notary Public for South Carolina
My Commission Expires: 1/7/85

STATE OF SOUTH CAROLINA
COUNTY OF

RENUNCIATION OF DOWER — WOMAN MORTGAGOR

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 AUG 13 '75 At 10:54 A.M. # 4019

AUG 13 1975 4019

LONG, BLACK & GASTON

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

JO B. McALISTER, formerly
JO B. WILSON

TO

SOUTHERN BANK & TRUST COMPANY

Mortgage of Real Estate

I hereby certify that the within Mortgage has been this 13th day of August 19 75 at 10:54 A.M. recorded in Book 1346 of Mortgages, page 109

As No. 4019

Register of Mesne Conveyance Greenville County

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

4M-8-74

$45,172.00
Lot 25, & 26, Albion Cir.
Bamon Heights, Parts Mtn. Tp

RM 2nd 8 2 67