The Mortgagor further covenants and agrees as follows:

1. That the mortgagor shall secure the Mortgagee for such insurance on the mortgaged premises as may be required by the Mortgagee, payable to the Mortgagee, for the protection of the Mortgagee, and pay the premiums therefor when due, and that the Mortgagee may, at its option, make such payments for taxes and insurance as may be required by the Mortgagee, and any payments so made by the Mortgagee shall become a part of the debt secured hereby, and shall be paid on demand, or at the option of the Mortgagee, added to the mortgage debt and shall bear interest at the same rate as the mortgage debt and shall be payable thereunder, unless the Mortgagee shall have 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 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 said premises, make whatever repairs are necessary, including the completion of any construction work in progress, 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 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 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 receiver, shall apply the residue 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 the Mortgagor or the title to the premises covered hereby, or should the debt secured hereby, or any part thereof be placed in the hands of an 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 immediately or on 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 aforesaid until there is a default under this mortgage or in the note secured hereby. It is the true 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 or 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 28th day of July, 1975.

SIGNED, sealed and delivered in the presence of:

J. R. Miller — Charlene M. Hudson — SEAL

Beverly Killian — Charlene M. Hudson — SEAL

SEAL

SEAL

STATE OF SOUTH CAROLINA
COUNTY OF Greenville

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 written mortgage and that (she), with the other witness subscribed above witnessed the execution thereof.

SWORN to before me this 28th day of July, 1975.

(SEAL)

J. R. Miller

Notary Public for South Carolina
My Commission Expires

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 (wives) of the above named mortgagor (mortgagors) respectively, did this day appear before me, and 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

28th day of July, 1975.

Charlene M. Hudson

(SEAL)

Notary Public for South Carolina
My Commission Expires

RECORDED this 28 day of July 1975 at 3:00 P.M. #4420

STATE OF SOUTH CAROLINA
COUNTY OF Greenville

#4420

Marvin L. and Charlene M. Hudson

TO

Citizens, Inc.
[illegible]
Greenville, S. C.

Mortgage of Real Estate

I hereby certify that the within Mortgage has been this 28th day of August, 1975, at 3:00 P.M. recorded in Book 1346 of Mortgages, page 410

As No. 44420

Register of Mesne Conveyance — County

W. A. Wyatt & Co., Office Supplies, Greenville, S. C.
Form No. 112 — M-8-72

$22,042.33
20 Acres Keeler Bridge Rd.

4328 RV.2