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, for the payment of taxes, assessments, public assessments, repairs or for any purpose authorized herein or in the note secured hereby. This mortgage shall also secure the Mortgagee for any further loan, advance, readvance, or credit that may be made by the Mortgagee to the Mortgagor so long as the total indebtedness thus secured does not exceed the original amount shown on the face hereof. All sums advanced shall bear interest at the same rate as the mortgage debt and shall be payable on demand or on the Mortgagee's other terms provided in writing.

2. That it will keep the improvements now existing or hereafter erected on the mortgaged property 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 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 covering 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 continue construction until completion without interruption, and should it fail to do so, the Mortgagee may at its option, but upon all 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, and pay a reasonable rental to be fixed by the Court in the event such premises are occupied by the mortgagor and after defraying 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 be due immediately due and payable, and this mortgage may be foreclosed at once and legal proceedings be instituted for the foreclosure of this mortgage, or should the Mortgagee become a party to any suit involving this mortgage or the title to the premises covered hereby, or should the debt secured hereby, or any part thereof be placed with an attorney at law for collection after default, all costs and expenses incurred by the Mortgagee, and a reasonable attorney's fee, shall be added to the debt secured hereby, at the option of the Mortgagee, as a part of the debt secured hereby, and as herein secured and collectible hereunder.

7. That the Mortgagee shall satisfy and cancel the premises above mentioned and there is no default under this mortgage or in the note secured hereby, it is the true intent and meaning of the Mortgagor 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 satisfied and cancelled, otherwise to remain in full force and effect.

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 19th day of August, 1975.

SIGNED, sealed and delivered in the presence of:

James Stephen Smith — SEAL
Judy W. Smith — SEAL
— SEAL
— SEAL

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

ACKNOWLEDGMENT

The foregoing instrument was acknowledged before me this 19th day of August, 1975.

Notary Public for South Carolina — SEAL
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(s) 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 19th day of August, 1975.

Judy W. Smith

Notary Public for South Carolina — SEAL
My commission expires:

RECORDED Aug 19 '75 at 1:00 PM

4597

RECORDING FEE
PAID $ 4.50

RETURN TO JAMES E. CAMERON
STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

James Stephen Smith and
Judy W. Smith

TO

Joseph E. Cameron

Mortgage of Real Estate

I hereby certify that the within Mortgage has been this 19th day of August, 1975, at 1:00 P.M., recorded in book 1346 of Mortgages, page 520

As No. 45[illegible]7

Register of Mesne Conveyance — Greenville County

LEHMAN A. MOSELEY, JR.
Attorney at Law
Greenville, S. C.

S. C. 29601

Box 6, Mauldin Dr., Mauldin

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