

the principal amount of the Mortgage for such further sum as may be allowed hereafter, at the option of the Mortgagor, for the payment of taxes, insurance premiums, repairs or other purposes pursuant to the covenants herein. This mortgage shall also cover all amounts due by the Mortgagor to the Mortgagor, including, but not limited to, the amount due to the Mortgagor by the Mortgagor so long as the amount does not exceed the principal amount shown on the face hereof. Advances so made shall bear interest at the rate of 12% per annum, and shall be payable on demand of the Mortgagor unless otherwise provided in writing.

(2) That the Mortgagor shall pay to the Mortgagor or his/her heirs, executors, administrators, successors, or assigns, any and every other hazard specified by Mortgagor in an amount not less than the insurance debt, or the amount of the insurance premium, whichever is greater, plus a sum equal to ten percent of such amount, and interest thereon at the rate of six percent per annum, from the date of the payment of the insurance premium to the Mortgagor until paid, or until the Mortgagor has recovered the amount of the insurance premium from the Mortgagor, whichever is earlier. The payment for a loss directly to the Mortgagor, to the extent of the balance owing on the Mortgage, shall be deducted from the amount of the insurance premium.

(3) That the Mortgagor shall pay to the Mortgagor or his/her heirs, executors, administrators, successors, or assigns, the cost of repairing or maintaining the mortgaged property in good repair, and in the case of a construction loan, that it will be completed in accordance with the plans and specifications of the architect and engineer, and to so the Mortgagor may, at its option, enter upon said premises, and make such inspection and examination of the work, labor, and charge the expenses for such repairs or the completion of the construction, and deduct the same from the amount of the insurance premium.

(4) That the Mortgagor shall pay to the Mortgagor or his/her heirs, executors, administrators, successors, or assigns, all other reasonable or necessary charges, taxes or other expenses against the mortgaged property, including, but not limited to, all legal fees and regulations affecting the mortgaged premises.

(5) That the Mortgagor shall pay to the Mortgagor or his/her heirs, executors, administrators, successors, or assigns, all reasonable expenses from and after any default hereunder, and agrees that, if the Mortgagor fails to pay any amount due under this note, any judge having jurisdiction may, at Chambers or otherwise, appoint a receiver to collect the rents, issues, and profits arising from the mortgaged premises, and deduct a reasonable compensation for the receiver's services, and all expenses incurred by the receiver and after deducting all charges and expenses of collection, the balance of the amount so paid shall apply to the residue of the rents, issues, and profits toward the payment of the principal amount of the note.

(6) That if the Mortgagor fails to pay any of the terms, conditions, or covenants of this mortgage, or of the note secured hereby, then, at the option of the Mortgagor, the Mortgagor or 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 of any suit instituted by the Mortgagor or the Mortgagor to the Mortgagor, or should the debt secured hereby, or any part thereof be placed in the hands of a receiver, or trustee, or sold at public auction, then all costs, and expenses incurred by the Mortgagor, and a reasonable attorney's fee, shall then, upon demand, be paid by the Mortgagor immediately or on demand, at the option of the Mortgagor, as a part of the debt secured hereby, and may be recovered by the Mortgagor.

(7) That the Mortgagor shall hold and enjoy the premises above conveyed until there is a default under this mortgage or in the note secured hereby, provided, however, that it is agreed that if the Mortgagor shall fully perform all the terms, conditions and covenants of the mortgage, and of the note, and of this instrument, then this instrument 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 respective heirs, executors, administrators, successors, or 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 following day and date:

28th day of February

19 78

SIGNED sealed and delivered in the presence of:

James D. McKinney Jr.

Norman Oglesby
Norman Oglesby
Irene Oglesby

(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 28th day of February 19 78

James D. McKinney Jr.
Notary Public for South Carolina
My commission expires September 30, 1980

James C. O'Rourke

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 (husband(s)) respectively, did this day appear before me, and each, upon being privately and separately examined by me, did declare that (s)he freely, voluntarily, and without any compulsion, dread or fear of any person whatsoever, renounce, release and forever relinquish, the my husband(s) and the mortgagee(s)' heirs or successors and assigns, all her interest and estate, and all her right and claim of dower of, in and to all real estate in the premises within mentioned and released.

GIVEN under my hand and seal this 28th

day of February 1978

James D. McKinney Jr.
Notary Public for South Carolina
My commission expires September 30, 1980

Irene Oglesby

RECORDED MAR 10 1978

At 2:07 P.M.

T. Roy Looper

Norman Oglesby and
Irene Oglesby

26531

JAMES D. MCKINNEY, JR.
ATTORNEY AT LAW 26531
McKinney & Associates
P.O. Box 1378
Greenville, SC 29601
4328 RW-2

Mortgage of Real Estate

I hereby certify that the within Mortgage has been filed on the 10th day of March 1978
at 2:07 P.M. recorded in Book 1425

Mortgage, page 557 As No. 1425-107
Mortgage Office of Greenville County

LAW OFFICES OF

\$6,058.06
Lot 1 & pt Lot 2
Thrift St.