

1620 pg 46

The Mortgagee covenants and agrees as follows:

- (1) That this mortgage shall secure the Mortgagor for all taxes, insurance premiums, public assessments, repairs or other amounts due and owing to the County of Greenville. It will also stand to secure the Mortgagor for any further loans advanced, renewals or credits that may hereafter be made by the Mortgagor to the Mortgagor, so long as the total in debt hereunder does not exceed the original amount due under the face hereof. All amounts advanced to the Mortgagor at the same rate as the mortgage debt and of the Mortgagor, less than were previously written.
- (2) That it will keep the improvements now existing or hereafter erected on the mortgaged property named as may be required from time to time by the Mortgagor against loss by fire and any other hazards specified by Mortgagor, in an amount not less than the mortgage debt, or in such amounts as may be required by the Mortgagor, at insurance companies acceptable to it, and that all such policies and renewals thereof shall be held by the Mortgagor, and have attached thereto payable clauses in favor of, and in form acceptable to the Mortgagor, and that it will pay all premiums therefor when due; and that it does hereby assign to the Mortgagor 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 Mortgagor, 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 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 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 waives 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 Mortgagor all sums then owing by the Mortgagor to the Mortgagor 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 Mortgagor 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 Mortgagor, and a reasonable attorney's fee, shall thereupon become due and payable immediately or on demand, at the option of the Mortgagor, as a part of the debt secured hereby, and may be recovered and collected hereunder.
- (7) That the Mortgagor shall hold and enjoy 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 the 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 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 day of July, 1983
SIGNED, sealed and delivered in the presence of:

John W. Kennedy

1983

Audrey S. Durham (SEAL)
AUDREY S. DURHAM (SEAL)

(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 mortgagee sign, seal and as its act and deed deliver the within written instrument on this date with the other witness subscribed above witnessed the execution thereof.

SWORN to before me this 26th day of July 1983.
Notary Public for South Carolina (SEAL)

John W. Kennedy

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 (wives) 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 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 referred.

GIVEN under my hand and seal this

N/A FEMALE MORTGAGOR

day of 19 (SEAL)
Notary Public for South Carolina

Recorded August 8, 1983 at 11:16 A.M.

11:16 STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE
REDEVELOPMENT AUTHORITY

AUDREY S. DURHAM

DOUGLAS F. DENT

X-1-124-12
3/2

Mortgage of Real Estate

I hereby certify that the within Mortgage has been filed
in the County of Greenville
on the 11th day of August 1983
at 11:16 A.M. recorded in Book 1620
Page 45 At No. 8
Notary Public

Register of Deeds (Conveyance) Greenville
Columbia, SC

\$11,000.00
Lot 14 Delano Ave.
Greenville, SC

LAW OFFICES OF