

The Mortgagor further covenants and agrees as follows:

(1) That this mortgage shall secure the Mortgagor for such further sums as may be advanced hereafter, at the option of the Mortgagor, for the payment of taxes, insurance premiums, public assessments, repairs or other purposes pursuant to the covenants herein. This mortgage shall also secure the Mortgagor for any further loans, advances, endorsements or credits that may be made hereafter to the Mortgagor by the Mortgagor so long as the total indebtedness thus accrued does not exceed the original amount shown on the face hereof. All sums so advanced shall bear interest at the same rate as the mortgage debt and shall be payable on demand of the Mortgagor unless otherwise 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 Mortgagor against fire and any other hazards specified by Mortgagor in an amount not less than the mortgage debt, or up to 100% of that required by the Mortgagor, and as commercially acceptable thereat and that all such policies and renewals thereof shall be kept in the Mortgagor and have attached thereto full payable clauses with favor of, and in form acceptable to the Mortgagor, and that it will pay all premiums thereon when due and that it does hereby assign to the Mortgagor the proceeds of any policy insuring the mortgaged premises and does hereby authorise and warrant every person concerned to make payment for a loss directly to the Mortgagor, to the extent of the balance owing on the above described 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 maintain such building exemption without interruption and should it fail to do so the Mortgagor may, at its option, enter upon said premises, make necessary repairs and alterations, including the completion of any construction work underway, and charge the expenses for such repairs or the cost 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 government and municipal laws and regulations affecting the mortgaged premises.

(5) That it, the undersigned, does, on all rents, issues and profits of the mortgaged premises from and after any default hereunder, and agrees that, should such premises be foreclosed, purchased or otherwise taken, to help, hire or contract with a Sheriff or otherwise appoint a receiver to collect the rents, issues and profits of the mortgaged premises and collect the rents, issues and profits, including a reasonable amount to be fixed by the Court, in the event said premises are occupied by the Mortgagor and after deducting all charges and expenses of collection, garnishment and the execution of any writ of replevin, shall apply the residue of the rents, issues and profits toward the payment of the debt secured hereunder.

(6) That if there is a judicial sale of the mortgaged premises or execution of this mortgage or of the note secured hereby, then, at the option of the Mortgagor, all rents there arising by the Mortgagor to the Mortgagor shall become immediately due and payable, and this mortgage may be foreclosed, sold or otherwise disposed of as stated for the foreclosure of this mortgage, or should the Mortgagor become a party of any suit in which the Mortgagor or the title to the property, mentioned herein, or should the debt secured hereby or any part thereof be placed in the hands of a court of law for collection by suit, a judgment, all costs and expenses incurred by the Mortgagor, and a reasonable attorney's fee, shall be recovered from the above and payable immediately on demand at the option of the Mortgagor, as a part of the debt secured hereby, and may be recovered and enforced 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, at the time of notice of the above named that this Mortgage shall fully perform all the terms, conditions and covenants of the mortgage, and that the undersigned further, that this this mortgage shall be fully valid and void, otherwise bearing 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 Mortgagor's hand and seal this

13th day of June 1963

*James S. Williams*

SEAL

*James S. Williams*

SEAL

SEAL

SEAL

STATE OF SOUTH CAROLINA

FOR OBTAINING A

COUNTY OF GREENVILLE

Personnelly appeared the undersigned witness and made oath that (s)he saw the within named mortgagor sign, seal and affix his or her hand and good deliver the within written instrument and that (s)he, with the other witness subscribed above witnessed the execution thereof.

SWEORN to before me the 13th day of June 1963.

*Notary Public for South Carolina*

STATE OF SOUTH CAROLINA

RENUNCIATION OF POWER

COUNTY OF GREENVILLE

I, the undersigned Notary Public, do hereby certify unto all whom it may concern, that the undersigned wife (spouse) of the above named mortgagor represented, did this day appear before me, and nach upon being privately and separately examined by me, did declare that she does freely, voluntarily, and without any compulsion, disavow, or free of any person whatsoever, renounce, release and forever relinquish, unto the mortgagor(s) and the mortgagee(s), her/his or successors and assigns, all her interest and estate, and all her right and claim of dower of, as well as all and singular the property herein mentioned and released.

GIVEN under my hand and seal this

13th

day of June 1963

(SEAL)

*James S. Williams*

Notary Public for South Carolina

Recorded 15-1761 of June, 1963, at 12:42 P.M., No. #32246