

The Mortgagee hereby covenants and agrees that it will:

- (1) That this mortgage shall secure the payment of the principal and interest on the mortgage as provided in the mortgage instrument, and that the Mortgagee shall also secure the Mortgagee by the Mortgagor by the Mortgagee as long as the mortgage instrument remains in force hereof. All sums so advanced shall bear interest at the rate of _____ unless otherwise provided in writing.
- (2) That it will keep the improvements now existing or hereafter made on the mortgaged premises from time to time by the Mortgagee against loss by fire, theft, or other casualty, and that it will pay all premiums thereon, and that it will pay all premiums thereon which may be required by any policy insuring the mortgaged premises and also the cost of such insurance, and that it will pay directly to the Mortgagee, to the extent of the balance due on the mortgage, the amount of any such premiums.
- (3) That it will keep all improvements now existing or hereafter made on the mortgaged premises in good repair, and that it will continue construction until completion, and that it will pay all expenses of such repairs or the completion of such construction, and that it will 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 charges levied or assessed against the mortgaged premises. That it will comply with all governmental and municipal laws and ordinances applicable to the mortgaged premises.
- (5) That it hereby assigns all rents, issues and profits of the mortgaged premises from and after the date hereof, and that, should legal proceedings be instituted pursuant to this instrument, any judge having jurisdiction, or in default thereof, the court, shall appoint a receiver of the mortgaged premises, with full authority to the possession of the mortgaged premises, and to collect the rents, issues and profits, including a reasonable rental to be fixed by the Court in the case and to pay the same to the Mortgagee, and after deducting all charges and expenses attending such proceedings and the collection of the rents, issues and profits, and after 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 if the debt secured hereby is not paid, or if the Mortgagee, at any time, should become insolvent, or if 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 this mortgage or the title to the premises described herein, or should any legal proceedings 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 Mortgagee, and a reasonable attorney's fee, shall thereupon become due and payable immediately or as demanded, at the option of the Mortgagee, 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 the mortgage, or if the debt secured hereby is not paid, or if the Mortgagee, at any time, should become insolvent, or if 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 this mortgage or the title to the premises described herein, or should any legal proceedings 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 Mortgagee, and a reasonable attorney's fee, shall thereupon become due and payable immediately or as demanded, at the option of the Mortgagee, as a part of the debt secured hereby, and may be recovered and collected hereunder.
- (8) That the covenants herein contained shall bind, and the benefits and advantages shall inure to, the Mortgagee, its heirs, administrators, successors and assigns, of the parties hereto. Whenever used, the singular shall include the plural, the general the singular, and the use of any gender shall be applicable to all genders.

WITNESS the Mortgagor's hand and seal this 1st day of February 1971.

SIGNED, sealed and delivered in the presence of:

Leitta S. Swanson (SEAL)

Wm. Byrd Drayler (SEAL)

Edward L. Hodman (SEAL)

Edna Ann Hodman (SEAL)

STATE OF SOUTH CAROLINA PROBATE

COUNTY OF GREENVILLE

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 1st day of February 1971.

Wm. Byrd Drayler (SEAL) Notary Public for South Carolina.

Leitta S. Swanson

STATE OF SOUTH CAROLINA RENUNCIATION OF DOWER

COUNTY OF GREENVILLE

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 each, upon being separately 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 mortgagor(s) and the mortgagor(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 defined.

GIVEN under my hand and seal this 1st day of February 1971.

Wm. Byrd Drayler (SEAL) Notary Public for South Carolina.

Edna Ann Hodman

My Commission Expires 8-12-80

Recorded Feb. 1, 1971 at 12:38 P. M. #17739.