The Mortgagor further covenants and agrees as follows:

(1) That this mortgage shall secure the Mortgagee for such further sum or sums as may be advanced hereafter, at the option of the Mortgagee, for the payment of taxes, insurance premiums, repairs or for any other purpose herein authorized or agreed to between the Mortgagor and Mortgagee. This mortgage shall also secure the Mortgagee for any further loan, advance, readvance, or credit that may be made hereafter to the Mortgagor by the Mortgagee so long as the total indebtedness thus secured does not exceed the original amount shown on the face hereof. All sums so advanced shall bear interest at the same rate as the principal hereof from date of payment, 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 Mortgagee against loss by fire and any other hazards specified by the Mortgagee, in an amount sufficient to pay the mortgage debt, or in such amounts as may be required by the Mortgagee, and that it will assign and deliver the policies to the Mortgagee, that any amounts collected under any insurance policy may be applied upon any indebtedness hereby secured in such order as the Mortgagee may determine, that it will renew all policies prior to the expiration thereof, and that it will pay all premiums therefor when due, and that at least fifteen days before the expiration of any policy insuring the mortgaged premises against fire it will deliver to the Mortgagee a renewal policy in form satisfactory to the Mortgagee. In the event of loss, Mortgagor will give immediate notice by mail to the Mortgagee, who may make proof of loss if not made promptly by Mortgagor, and each insurance company concerned is hereby authorized and directed to make payment for such 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 on the mortgaged property in good repair, and that the buildings, structures, and improvements now or hereafter erected on the mortgaged property shall not be removed, demolished or substantially altered without the consent of the Mortgagee, that it will continue construction until completion without interruption, and should it fail to do so the Mortgagee may, at its option, enter upon said premises, make whatever repairs are necessary to protect the value of the property, 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 impositions against the mortgaged premises. That it will comply with all governmental and municipal laws and regulations applicable to said premises.

(5) That it hereby assigns all rents, issues and profits of the mortgaged premises from and after any default hereunder, and that, should legal proceedings be instituted pursuant to this instrument, any judge having jurisdiction thereof 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 such 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 Mortgagee, all sums then owing by the Mortgagor to the Mortgagee 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 Mortgagee 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 Mortgagee, and a reasonable attorney's fee, shall thereupon become due and payable immediately or on demand, 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 conveyed 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 this 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 inure to, the respective heirs, executors, administrators, successors and assigns, of the parties hereto. Whenever used, the singular shall included 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 16 day of January 19 71

SIGNED, sealed and delivered in the presence of:

Paul W Verner — Kay Silvers (SEAL)

Nancy H Bullis (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 16 day of January 19 71

Nancy H Bullis (SEAL) — Paul W Verner

Notary Public for South Carolina.
Commission expires 12/20/78

STATE OF SOUTH CAROLINA
COUNTY OF Greenville } DOES NOT APPLY — RENUNCIATION OF DOWER — MORTGAGOR WOMAN

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 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

day of 19

(SEAL)

Notary Public for South Carolina.

Recor[illegible] 1971 at 2:11 P. M. 17777