

The Mortgagee further covenants and agrees as follows:

- 1. That this mortgage shall secure the Mortgagee for each further sum as may be advanced hereafter, at the option of the Mortgagee, for the payment of taxes, insurance premiums, public assessments, repairs or other purposes pursuant to the covenants herein. This mortgage shall also secure the Mortgagee for any other loans, advances, realizations or credits that may be made hereafter to the Mortgagee by the Mortgagee so long as the total indebtedness secured hereunder does not exceed the original amount of the loan hereon. All sums so advanced shall bear interest at the same rate as the mortgage of which it shall be payable on demand of the Mortgagee unless otherwise provided in writing.
- 2. That the Mortgagee shall have a lien existing or hereafter created on the mortgaged property as well as may be required from time to time by the Mortgagee against the property and any other hazards specified by Mortgagee in a document not less than the mortgage debt, or such other hazards as may be specified by the Mortgagee, and in comparison a legal lien, it and that all legal fees and costs and expenses thereof shall be paid by the Mortgagee and that the Mortgagee shall have the right to pay the same on behalf of the Mortgagee and that it will pay all reasonable attorneys' fees and costs and expenses incurred by the Mortgagee in the prosecution of any legal proceedings to enforce the mortgage and that the Mortgagee shall have the right to make payment for a loss directly to the Mortgagee, to the extent of the balance owing on the Mortgage debt, whether or not the same is a loss.
- 3. That the Mortgagee shall have the right to enter or hereafter created in good repair and in the case of a repair, to the extent that it will cost more than the value of the property, and should it fail to do so, the Mortgagee may, at its option, enter upon said premises, make such repairs or reconstruction and complete the completion of any construction work underway and charge the expenses for such repairs or the completion of such construction to the Mortgagee.
- 4. That the Mortgagee shall be liable for all taxes, assessments and other governmental or municipal charges, fines or other impositions against the mortgaged premises, that it shall comply with all governmental and municipal laws and regulations affecting the mortgaged premises.
- 5. That in the event of all taxes, assessments and other governmental or municipal charges, fines or other impositions against the mortgaged premises, that it shall comply with all governmental and municipal laws and regulations affecting the mortgaged premises.
- 6. That in the event of all taxes, assessments and other governmental or municipal charges, fines or other impositions against the mortgaged premises, that it shall comply with all governmental and municipal laws and regulations affecting the mortgaged premises.
- 7. That the Mortgagee 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 intent of this instrument that if the Mortgagee 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 value.
- 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 include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

WITNESS the Mortgagee's hand and seal this 1st day of December 1977.

SIGNED and delivered in the presence of:

_____ (SEAL)
 _____ (SEAL)
 _____ (SEAL)
 _____ (SEAL)

STATE OF SOUTH CAROLINA }
COUNTY OF _____

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 and that to her with the other witness subscribed above witnessed the execution thereof.

SWORN to before me this 1st day of December 1977.
 _____ (SEAL)
 Notary Public for South Carolina
 My Commission Expires 4/17/86

_____ (SEAL)
 _____ (SEAL)

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 released.

GIVEN under my hand and seal this 1st day of December 1977.
 _____ (SEAL)
 Notary Public for South Carolina
 My Commission Expires 4/29/83

_____ (SEAL)

Recorded Dec. 2, 1977 at 1:22 P.M.

I hereby certify that the within Mortgage has been this 2nd day of December 1977 at 1:22 P.M. recorded in Book 2117 as Mortgage page 620 At No. _____ County _____

Register of Mortg. Conveyance

LAW OFFICES OF

\$6,770.80

Lot 5 E. Belverdere Rd., South Forest Bays.

TO

FIRST-CITIZENS BANK & TRUST COMPANY

Mortgage of Real Estate

JAMES W. MADISON AND BARBARA E. MADISON

14021

STATE OF SOUTH CAROLINA

COUNTY OF GREENVILLE

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