

- (2) That it will keep the premises insured against fire and other risks specified by Mortgagee, and in compliance with the terms of the policy, the Mortgagee shall be named as the beneficiary of the policy, and all such policies and the proceeds therefrom shall be payable to the Mortgagee, and in favor of, and in full payment to the Mortgagee, and that it will cause to be assigned to the Mortgagee the proceeds of any policy insuring the mortgaged premises and its contents, and that it will cause to be assigned to the Mortgagee, to the extent of the balance owing on the Mortgage debt, the proceeds of any such policy.
- (3) That it will keep all improvements now existing or hereafter erected in good repair, and will cause the same to be repaired, reconstructed or replaced until completion without interruption, and should it fail to do so, the Mortgagee may, at its option, cause such repairs or reconstruction to be made, including the completion of any construction work or repairs, and charge the expense thereof to the mortgagor, and the completion of such construction to the mortgage debt.
- (4) That it will pay, when due, all taxes, public assessments and other governmental charges, and will cause the same to be paid, and will cause the mortgaged premises to be insured against fire and other risks specified by Mortgagee.
- (5) That it hereby assigns all rents, issues and profits of the mortgaged premises to and after the date of this instrument, and that, should any legal proceedings be instituted pursuant to this instrument, any judge has jurisdiction to, at the option of the Mortgagee, appoint a receiver of the mortgaged premises with full authority to take possession of the mortgaged premises and collect the rents, issues and profits therefrom, and that the receiver, in the event said premises are occupied by the mortgagor and after deducting all charges and expenses of the 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 to 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 for the benefit of any third party, or should any lien, tax, or other claim be asserted against the mortgaged premises, or should the Mortgagee, or a reasonable attorney's fee, shall thereupon be paid, and the Mortgagee shall, at the option of the Mortgagee, as a part of the debt secured hereby, and may be recovered and collected therefor.
- (7) That the Mortgagor shall hold and enjoy the premises above described until there is a default in any of the terms, conditions or covenants of this mortgage or of 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 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 27th day of December 1977
 Signed, sealed and delivered in the presence of
 E. Randolph Stone
 Paul E. Kelley (SEAL)
 Sara Jane C. Kelley (SEAL)

South Carolina PENNSYLVANIA
 STATE OF XXXXXXXXXXXX
 COUNTY OF XXXXXXXXXXXX Greenville PROBATE

I personally appeared the undersigned witness and made oath that I saw the within named mortgagor sign, seal and as its act and deed deliver the within written instrument and that I saw, with the other witness subscribed above, witness the execution thereof.
 SWORN to before me this 27th day of December 1977
 E. Randolph Stone (SEAL)
 Notary Public for XXXXXXXXXXXX 01-04-81
 My Commission Expires
 Carol B. Bradley

South Carolina PENNSYLVANIA
 STATE OF XXXXXXXXXXXX
 COUNTY OF XXXXXXXXXXXX Greenville RENUNCIATION OF DOWER

I, the undersigned Notary Public, do hereby certify and call to witness that the undersigned wife (wives) of the above named mortgagor (mortgagors) respectively, did this day appear before me, and each of us being present and separately examined by me, did declare that she does freely, voluntarily and without any compulsion, fraud, fear, or any other cause, release and forever relinquish unto the mortgagee's (mortgagor's) heirs, successors and assigns, all her interest and estate, in and to her (their) share and claim of dower in the premises within mentioned and released.
 GIVEN under my hand and seal this 27th day of December 1977
 E. Randolph Stone (SEAL)
 Notary Public for XXXXXXXXXXXX 01-04-81
 My Commission Expires
 Sara Jane C. Kelley

RECORDED DEC 27 1977 At 11:17 A.M. 19145

HEREBY CERTIFIES THAT THE WITHIN MORTGAGE HAS BEEN THIS 27th day of December 1977 at 11:17 A.M. recorded in book 2119 of Mortgages, page 563. As No. _____
 Registrar of Deeds, Greenville, South Carolina
 E. RANDOLPH STONE
 Attorney at Law
 124 Broadus Avenue
 Greenville, S.C. 29601
 \$18,000.00
 34.584 ACS. Cooley Br. Rd. (S.C. Hwy. 247) Dunklin Twp.
 STATE OF SOUTH CAROLINA
 COUNTY OF GREENVILLE
 Paul E. Kelley
 and
 Sara Jane C. Kelley
 TO
 J.G. Cothran
 and
 Thomas A. Cothran
 7 1977
 E. RANDOLPH STONE
 ATTORNEY AT LAW
 GREENVILLE, S.C.
 4328 RV-2