

The Mortgagee further covenants, conditions and agreements:

(1) That the Mortgagee shall pay the Mortgage for such further sums as may be advanced hereafter, at the option of the Mortgagee, for the payment of taxes, insurance premiums, and other assessments, taxes or other purposes pursuant to the covenants herein. This mortgage shall also secure the Mortgagee for any other loans, advances, realizations or proceeds that may be made hereafter to the Mortgagee by the Mortgagee so long as the total indebtedness shall not exceed the amount of the principal and interest on the face hereof. All sums so advanced shall bear interest at the same rate as the mortgage. This debt shall be payable on demand of the Mortgagee unless otherwise provided in writing.

(2) That it will keep the premises, or any improvements or hereafter created on the mortgaged property insured as may be required from time to time by the Mortgagee. This insurance shall be in any other amount specified by Mortgagee in a document not less than the mortgage debt, or in such amount as may be required by the Mortgagee, and in no event less than the amount of the mortgage debt. All such policies and renewals thereof shall be held by the Mortgagee, and the Mortgagee shall pay the claims and benefits thereon, and it will pay all premiums therefor which may be lawfully assessed to the Mortgagee. The proceeds of any policy insuring the mortgaged premises and dies hereby assigned to the Mortgagee shall be paid directly to the Mortgagee, to the extent of the balance owing on the Mortgage debt, whether or not the Mortgagee is a party to the policy.

(3) That it will keep the premises, or any improvements or hereafter created in good repair, and, in the case of a construction loan, that it will complete the construction of the premises, and should it fail to do so, the Mortgagee may, at its option, enter upon said premises, make whatever repairs are necessary, and complete any construction work underway and charge the expenses for such repairs or the completion of the construction to the Mortgagee.

(4) That it will pay, when due, all taxes, assessments, and other governmental or municipal charges, fines or other impositions against the mortgaged premises. That it will comply with all state and municipal laws and regulations affecting the mortgaged premises.

(5) That the Mortgagee shall have the right to take possession of the mortgaged premises from and after any default hereunder, and agrees that, should legal proceedings be instituted pursuant to this instrument, any judge having jurisdiction 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 value of the premises, if the premises are occupied by the mortgagor and after deducting all charges and expenses attending such proceedings 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 due or to become due by the Mortgagee 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, in lawsuit 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 received and collected hereunder.

(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 true meaning 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 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 Mortgagee's hand and seal this 14 day of Dec. 19 77. SIGNED, sealed and delivered in the presence of:

Margaret H. Buckhexter

Richard Pressley

Nell Pressley

Charles J. Kirsuto

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 14 day of December 19 77

Charles J. Kirsuto

Margaret H. Buckhexter

Notary Public for South Carolina my comm. expires 7/24/79

STATE OF SOUTH CAROLINA } COUNTY OF Greenville }

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 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 mortgagor(s) and the mortgagor(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 14 day of December 19 77

Nell Pressley

Charles J. Kirsuto (SEAL)

Notary Public for South Carolina my comm. expires 7/24/79

RECORDED JAN 13 1978 At 3:38 P.M.

21011

\$6,331.08 Lot 101 Hammett St. (Ave)

Register of Mortgages Greenville County LAW OFFICES OF

Mortgage of Real Estate

Southern Bank and Trust Company P.O. Box 189, Piedmont, S.C. 29673

STATE OF SOUTH CAROLINA COUNTY OF Greenville Richard Pressley and Nell Pressley 17 Hammett Street Piedmont, S.C. 29673 TO

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