

The Mortgagor further covenants and agrees as follows:

(1) That this mortgage shall secure the Mortgagee for such further sums 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 further loans, advances, realties or credits 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 mortgage debt and shall be payable on demand of the Mortgagee unless otherwise provided in writing.

(2) That it will keep the property insured against fire and any other hazards specified by Mortgagee in an amount not less than the mortgage debt, or in such amount as may be determined by the Mortgagee and in companies acceptable to it, and that all such policies and renewals thereof shall be held by the Mortgagee and that the Mortgagee shall have the right to assign the loss payable clauses in favor of and in form acceptable to the Mortgagee, and that it will pay all premiums therefor which are not specifically assigned to the Mortgagee. The proceeds of any policy insuring the mortgaged premises and does hereby authorize such assignee to make payment for a 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 the property insured against fire and any other hazards specified by Mortgagee in an amount not less than the mortgage debt, or in such amount as may be determined by the Mortgagee and in companies acceptable to it, and that it will pay all premiums therefor which are not specifically assigned to the Mortgagee. The proceeds of any policy insuring the mortgaged premises and does hereby authorize such assignee to make payment for a loss directly to the Mortgagee, to the extent of the balance owing on the Mortgage debt, whether due or not.

(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 laws, ordinances and regulations affecting the mortgaged premises.

(5) That it hereby irrevocably assigns all rents and profits 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 fee fixed by the Court in the event said 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 advanced 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 debt secured hereby or any part thereof be placed in the hands of any attorney at law for collection or 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 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 15th day of February 19 78  
SIGNED, sealed and delivered in the presence of:

Billy L. Snipes (SEAL)  
MARGARET H. BUCKHIETER (SEAL)  
CHARLES S. KENNEDY (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 15 day of February 19 78  
Charles S. Kennedy (SEAL) Notary Public for South Carolina  
my comm. expires 7-24-79  
Margaret H. Buckhietter

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 15 day of February 19 78  
Charles S. Kennedy (SEAL) Notary Public for South Carolina  
my commission expires 7/24/79  
Hara M. Snipes

RECORDED MAR 8 1978  
at 3:23 P.M. recorded in Book 1425 of  
Mortgages, page 331 As No. 1978  
I hereby certify that the within Mortgage has been  
Registered of Meigs Conveyance Greenville County  
LAW OFFICES OF Greenville  
\$5,512.82  
Lot 1 "Dakota Hills"

At 3:23 P.M.  
Southern Bank and Trust Company  
Box 189  
Piedmont, S. C. 29673

25279  
COUNTY OF GREENVILLE  
STATE OF SOUTH CAROLINA  
Billy L. Snipes  
Route 3  
Pelzer, S. C. 29669

MAR 8 1978

2-AR 8234