

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 payments pursuant to the covenants herein. This mortgage shall also secure the Mortgagee for any further loans, advances, realizations or credits that may be made hereafter to the Mortgagee 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 improvements now existing or hereafter created on the mortgaged property from loss as may be required from time to time by the Mortgagee against loss by fire and any other hazards specified by Mortgagee, in an amount at least equal to the mortgage debt, or in such amounts as may be required by the Mortgagee, and in compliance therewith, and that all such policies and amounts thereof shall be held by the Mortgagee, and have attached thereto loss payable clauses in favor of, and in compliance with, the Mortgagee, and that it will pay all premiums therefor when due and that it does hereby assign to the Mortgagee the proceeds of any policy covering the mortgaged premises and does hereby authorize each insurance company concerned to pay proceeds of such policy 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 created in good repair, and in the event of any destruction hereof, 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, including the completion of any contract in work in progress, 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 other impositions against the mortgaged premises. That it will comply with all governmental and municipal laws or regulations affecting the mortgaged premises.

(5) That it hereby assigns all rents, issues 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 to be fixed by the Court in the event said 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 and conditions of this mortgage or of the note secured hereby, then, at the option of the Mortgagee, all sums then owing by the Mortgagee to the Mortgagee shall be 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 hereof, or should the debt secured hereby, or any part thereof be placed in the hands of any attorney at law for collection, in 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 7th day of March 1978.

SIGNED, sealed and delivered in the presence of:

Handwritten signatures of Betty H. Spence, Karen B. Quick, and William R. Wyatt with (SEAL) markings.

STATE OF SOUTH CAROLINA COUNTY OF Charleston

PROBATE

Karen B. Quick

Personally appeared XXXXXXXXXXXX and made oath that (s)he saw the within named mortgagor(s) sign, seal and as the mortgagor(s) act and deed, deliver the within written Mortgage, and that (s)he with the other witness subscribed above, witnessed the execution thereof.

SWORN to before me this 6th day of April 1978

Notary Public for South Carolina

My commission expires:

Signature of subscribing witness not necessary. See Fuller v Missroon, 35SC314, 14 SE 714.

STATE OF SOUTH CAROLINA COUNTY OF Charleston

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 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 6th day of April 1978

Handwritten signature of Notary Public and (SEAL) marking.

Notary Public for South Carolina

My commission expires: 8, 1987

RECORDED APR 11 1978 At 11:24 A.M.

Register of Meane Conveyances Greenville County JOSEPH H. EARLE, JR. ATTORNEY AT LAW GREENVILLE, SOUTH CAROLINA \$15,000.00 Tot 5 & 26 Tot 6, Dorman 33

I hereby certify that the within Mortgage has been this 11th day of April 1978 at 11:24 A.M. recorded in Book 1428 of Mortgages, page 522 As No. _____

Mortgage of Real Estate

Bank of Travelers Rest Travelers Rest, S. C.

TO

William R. Wyatt

COUNTY OF GREENVILLE

STATE OF SOUTH CAROLINA