

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...
- (2) That it will keep the improvements now existing or hereafter erected on the mortgaged property insured as may be required from time to time by the Mortgagee against loss by fire and any other hazards specified by Mortgagee...
- (3) That it will keep all improvements now existing or hereafter erected in good repair, and, in the case of a construction loan, that it will continue construction until completion without interruption...
- (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.
- (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...
- (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.
- (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.

WITNESS the Mortgagor's hand seal this 15th day of March 19 78

SIGNED, sealed and delivered in the presence of:

Handwritten signatures of mortgagors.

R & B CONSTRUCTION CO.

Handwritten signature of R & B CONSTRUCTION CO. with (SEAL) markings.

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 15th day of March 19 78

Notary Public signature and seal for South Carolina, My Commission Expires 6/13/79

Handwritten signature of witness.

STATE OF SOUTH CAROLINA } COUNTY OF

RENUNCIATION OF DOWER NOT NECESSARY CORPORATE MORTGAGOR

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

day of 19

Notary Public for South Carolina.

RECORDED APR 20 1978 At 2:15 P.M.

31059

NCNB MORTGAGE SOUTH, INC. \$5,400.00 Lot 165, Heritage Lakes

Register of Mesne Conveyance Greenville County

CONSTRUCTION LOAN MORTGAGE OF REAL ESTATE

R & B CONSTRUCTION CO., INC. MCMR Mtg. South Carolina

GENIUM MORTGAGES, INC.

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

APR 20 1978

William B. James