

The Mortgagor further covenants and agrees as follows:

1. That this mortgage shall secure the Mortgage 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, and to the amount of the Mortgage shall be secured by the Mortgage for any further loans, advances, reimbursements or credits that may be made hereafter to the Mortgagee by the Mortgagee as long as the total indebtedness thus secured does not exceed the original amount shown on the face hereof. All such advances 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 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, in an amount not less than the mortgage debt, or in such amounts as may be required by the Mortgagee, and in companies acceptable to it, and that all such policies and receipts therefor shall be held by the Mortgagee, and have attached thereto loss payable clauses in favor of, and in favor of a representative of 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 policies on the mortgaged premises and does hereby authorize each insurance company concerned to make payment on 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 all improvements now existing or hereafter erected in good repair, and, in the case of a structure, that it will cause the same to be kept in repair without interruption, and should it fail to do so, the Mortgagee, as agent for the mortgaged premises, may make whatever repairs are necessary, including the completion of any construction work underway, and charge the expenses for such repairs to 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, taxes, and levies against the mortgaged premises. That it will comply with all governmental and municipal laws and 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 that it shall hold such rents, issues and profits in trust for the Mortgagee, and should it fail to do so, the Mortgagee, as agent for the mortgaged premises, may apply to the court for an order directing the mortgagor to pay such rents, issues and profits to the Mortgagee, and that the Mortgagee shall apply the proceeds of such 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 the principal and interest due to the Mortgagee shall become immediately due and payable, and this mortgage shall be a lien in full payment of the principal and interest due to the Mortgagee, and should the Mortgagee become a party to the foreclosure of this mortgage, the Mortgagee shall be entitled to the debt secured hereby, and any part of the proceeds of the sale of the mortgaged premises shall be applied to the payment of the debt secured hereby, and the Mortgagee shall be entitled to the balance of the proceeds of the sale of the mortgaged premises, and the Mortgagee shall be entitled to the proceeds of the sale of the mortgaged premises as a part of the debt secured hereby.

7. That the Mortgagee shall have the power to assign this mortgage, and should there be a default under this mortgage, or in the note secured hereby, the Mortgagee shall fully and completely discharge all the terms, conditions, and covenants of this mortgage, and of the note secured hereby, and this mortgage shall be utterly null and void, release to remain in full force and effect.

8. That the Mortgagee shall have the power to assign this mortgage, and should there be a default under this mortgage, or in the note secured hereby, the Mortgagee shall fully and completely discharge all the terms, conditions, and covenants of this mortgage, and of the note secured hereby, and this mortgage shall be utterly null and void, release to remain in full force and effect.

WITNESS the Mortgagor's hand and seal this 19th day of January, 1979.

SIGNED, sealed and delivered by the mortgagor:
Virginia P. McHue
John A. Todoruk

WILLIAM A. TODORUK
SEAL
SEAL
SEAL
SEAL

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

DEBATE

19th day of January, 1979
Virginia P. McHue
John A. Todoruk
8/12/80

STATE OF SOUTH CAROLINA
COUNTY OF

RENUNCIATION OF DOWER
Virginia P. McHue

Renunciation of Dower
I, Virginia P. McHue, do hereby renounce my right of dower in the property described in the foregoing instrument, and I do hereby certify that the same is true and correct.

RECORDED JAN 24 1979 at 3:51 P.M.

Lot 2 Governors Square, "Governors Square"
\$10,500.00
RH HARDISON AND JOHNSON, P.A.
Attorneys At Law
P.O. Box 248, Greenville, S.C. 29603

Mortgage of Real Estate

First Citizens Bank & Trust Co.
P.O. Box 5000
Greenville, S.C. 29602

TO
William A. Todoruk
STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

2-RV 6233