

The Mortgagor further covenants and agrees as follows:

- (1) That this mortgage shall secure the Mortgage for such further sum as may be advanced or otherwise at the option of the Mortgagor, for the payment of taxes, assessments, public charges, rents, premiums, and other expenses which may be required by the Mortgagor to be paid by the Mortgagor for the property covered by this instrument, or for the payment of any amount due by the Mortgagor so long as the total indebtedness thus secured does not exceed the original principal amount of the Mortgage. All amounts so advanced shall bear interest at the same rate as the mortgage debt and shall be payable on demand of the Mortgagor unless otherwise provided in writing.
- (2) That it will keep the improvements now existing or hereafter erected on the mortgaged premises described as to be required from time to time by the Mortgagor, service fees by fire and any other hazards specified by Mortgagor, in an amount not less than the insurance debt, or in such amounts as may be required by the Mortgagor, and in amounts acceptable to it, and that all such premiums and insurance thereof shall be held by the Mortgagor, and have attached thereto loss payable orders in favor of, and in form acceptable to the Mortgagor, and that it will pay all premiums thereon when due, and that it does hereby assign to the Mortgagor the proceeds of any policy insuring the mortgaged premises and does hereby entitle each insurance company concerned to make payment to it as loss directly to the Mortgagor, 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 construction loan, that it will continue construction and completion without interruption, and should it fail to do so, the Mortgagor may, at its option, enter upon said premises, make whatever repairs are necessary, including the completion of any construction work underway, and charge the expenses for such repairs or the completion of such construction to the mortgaged 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 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 agrees that, should legal proceedings be instituted pursuant to this instrument, and justice having jurisdiction, 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 the 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, conditions, or covenants of this mortgage, or of the note secured hereby, then, at the option of the Mortgagor, all sums then owing by the Mortgagor to the Mortgagor 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 Mortgagor become a party of any suit involving this Mortgage or the title to the premises covered herein, or should the debt secured hereby, or any part thereof be placed in the hands of any attorney-at-law for collection by suit or otherwise, all costs and expenses incurred by the Mortgagor, and a reasonable attorney's fee, shall then be due and payable immediately on demand, at the option of the Mortgagor, as a part of the debt secured hereby, and may be recovered and collected by order.
- (7) That the Mortgagor shall hold and enjoy the premises above described and 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 hold, and the benefits and advantages shall hence to, the respective heirs, executors, administrators, successors and assigns, of the parties hereto. We never 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 24 day of January 1979.

SIGNED, sealed and delivered in the presence of:

Dorothy M. Sosby

Dorothy M. Sosby

SEAL

SEAL

SEAL

SEAL

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

PROBATE

Personally appeared the undersigned witness and made oath that she did saw the parties named thereabove sign, seal and as the mortgagor's act and deed, deliver the written Mortgage and that she saw the other witness subscribed above, witnessed the execution thereof.

SWORN before me the 24 day of January 1979.

Notary Public for South Carolina
My commission expires

SEAL

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

MORTGAGOR - WOMAN
RENUNCIATION OF DOWER

I, the undersigned Notary Public, do hereby certify, on oath when it may be required, that the undersigned wife, widow, or wife of the above named Mortgagor, doth hereby renounce, release, and waive all right, title, and interest in and to the property described in the foregoing instrument, or in any part thereof, all her interest and estate, and all her right and claim of dower of, in and to all and singular the premises wherein mentioned, and released.

GIVEN under my hand and seal this

day of

19

SEAL

Notary Public for South Carolina
My commission expires

RECORDED JAN 25 1979

at 2:14 P.M.

X-299-1
JAN 25 1979
STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

COMMUNITY BANK
TO

Mortgage of Real Estate

I, Dorothy M. Sosby, do hereby certify, on oath when it may be required, that the within Mortgage has been
recd. 25th day of January
1979 at 2:14 P.M. recorded in
Book 1455 of Mortgages, page 988
I.O.B.

Recorder of Deeds, Greenville County

WILKINS & WILKINS, Attorneys
At Law
Greenville, S.C.
#60, S.J.C.

P.O. Box 112 Edwards Rd.
BOTANYWOODS, S.C. 29626

4328 AMZ