

(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, 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 construction work underway, 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 upon 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, 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 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, 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. Should any legal proceedings be instituted for the foreclosure of this mortgage, or should the Mortgagee become a party of any suit in which the Mortgagee or the title to the premises described 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 Mortgagee, and a reasonable attorney's fee, shall thereupon become due and payable immediately 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 Mortgagee 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 value.

(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. Whichever 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 29th day of November 1978

SIGNED, sealed and delivered in the presence of James C. Blahely, Jr.

Joe D. Howell SEAL

DOCUMENTARY STAMP 0.24

ES 07 TAX 05

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

Personally appeared the undersigned witness and made oath that he saw the within named mortgagor sign, seal and as his 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 29th day of November 1978

James C. Blahely, Jr. Notary Public for South Carolina My Commission Expires 11-9-81

Jan 11 1979

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 whatsoever, renounce, release and forever relinquish unto the mortgagor(s) and the mortgagor(s)' heirs or successors and assigns, all her interest and estate, and all her right and claim of dower ed, in and to all and singular the premises within mentioned and released.

GIVEN under my hand and seal this

29th day of November 1978 James C. Blahely, Jr. Notary Public for South Carolina My Commission Expires 11-9-81

Patricia C. Howell

RECORDED DEC 1 1978 at 1:47 PM Re-RECORDED FEB 1 1979 at 4:38 P.M.

FEB 1 1978 PORTON, DREWIDY, HIGGINS, WARD & BLAHELY, P.A. X11-11-1978 STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

Mortgage of Real Estate Mortgage No. 767 Register of Deeds (Conveyance) Greenville 176 County

Mortgage of Real Estate

COMMUNITY BANK TO

JOE D. HOWELL

Lot 1 Greenville South Carolina 29603 Chick Spg. Twp.