

The Mortgagee 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 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 thereon shall 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 premises and any improvements or hereafter erected on the mortgaged property insured as may be required from time to time by the Mortgagee against fire, lightning and any other hazards specified by Mortgagee in a consent not less than the mortgage debt, or such other amount as may be required by the Mortgagee, and in companies acceptable to it, and that all such policies and amounts thereof shall be held by the Mortgagee until the mortgage debt is paid in full, and that it does hereby assign to the Mortgagee the proceeds of any policy insuring the mortgaged premises and does hereby covenent that it will not attempt to make payment for 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 or hereafter erected in good repair and, in the case of a reconstruction loan, that it will make such repairs or reconstruction as may be required, and should it fail to do so, the Mortgagee may, at its option, enter upon said premises, make such repairs or reconstruction and complete the completion of any construction work underway, and charge the expenses for such repairs or the completion of such construction to the Mortgagee.
- 4. That it will pay when due all taxes, public assessments and other governmental or municipal charges, fees 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, 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 amount to be paid by the Court in the event said premises are occupied by the Mortgagee 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 Mortgagee 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 involving this Mortgage 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 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 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 intent of this instrument that if the Mortgagee 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.

WITNESSETH the Mortgagee's hand and seal this  
 5th day of February, 1979, in the presence of:  
 Marie McCall (SEAL)

5th day of February, 1979  
 Richard R. Perdue (SEAL)  
 Betty J. Perdue (SEAL)  
 (SEAL)  
 (SEAL)

STATE OF SOUTH CAROLINA }  
 COUNTY OF GREENVILLE }

PROBATE

Personally appeared the undersigned witness and made oath that she saw the within named mortgagee sign, seal and as an 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 5th day of February, 1979.  
 Marie McCall (SEAL)  
 Notary Public for South Carolina

*[Signature]*

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 mortgagee(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 mortgagee(s) and the mortgagee(s)' heirs, 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  
 5th day of February, 1979  
 Marie McCall (SEAL)  
 Notary Public for South Carolina

*[Signature]*

RECORDED FEB 5 1979 at 3:28 P.M.

100,000.00  
 25 Ac. Hammett Rd.  
 KENNETH C. PORTER  
 LAW OFFICES OF  
 Greenville (County)

Mortgage of Real Estate

TO  
 RICHARD R. PERDUE AND  
 BETTY J. PERDUE,  
 GRUYOVAC CREDIT UNION  
 Division of W. K. Grace Co.  
 North Maple Street  
 Simpsonville, South Carolina 29681

STATE OF SOUTH CAROLINA  
 COUNTY OF GREENVILLE