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 loan, advances, readvances or credits that the Mortgagee may make to the Mortgagor so long as the total indebtedness thus secured does not exceed the original amount shown on the face hereof. All sums advanced shall bear interest at the same rate as the mortgage debt and shall be payable on demand of the Mortgagee unless otherwise agreed in writing.

(2) That it will keep the improvements now existing or hereafter erected on the mortgaged premises 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 unpaid debt or such portion thereof as may be required by the Mortgagee, and in companies acceptable to the Mortgagee, and that all such policies will be held by the Mortgagee as additional security hereunder, and that it will pay the premiums payable thereon when due and that it does hereby assign to the Mortgagee the unearned premiums accruing on any such policy in the event of foreclosure of this mortgage or other transfer of title to the mortgaged premises in extinguishment of the debt secured hereby, and that it does hereby authorize and empowered to make payment for a loss directly to the Mortgagee, to the extent of the balance owing on the Mortgagor's debt, whether due or not.

(3) That it will keep the improvements now existing or hereafter erected on the mortgaged premises in good repair and will not commit or suffer any waste of the premises and shall not alter the general character of the premises without the written consent of the Mortgagee and shall not permit any violation of any restrictive covenant or restriction affecting the premises, and shall make such repairs as may be necessary and shall not permit the completion of any construction now or hereafter commenced on the premises to remain incomplete for more than six months and shall pay the expenses of 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 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 the date hereof, and agrees that, should legal proceedings be instituted pursuant to this instrument, any judge having jurisdiction in chambers or otherwise appoint a receiver of the mortgaged premises with full authority to take possession of the premises and collect the rents, issues and profits, and pay a reasonable fee to the Court in the event said premises are occupied by the owner, all fees and expenses attending such proceeding and the execution of its trust as receiver, shall be added to the mortgage debt and 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 involving the Mortgagor or the title to the premises described herein, or should the debt secured hereby or any part thereof be placed in the hands of an 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 Mortgagor shall hold and enjoy the premises above conveyed until there is 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 it remains 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.

WITNESS the Mortgagor's hand and seal this 27th day of November 19 78.
SIGNED, sealed and delivered in the presence of:

Jane C. Glover
Debra H. Dell

Dennis Eugene Ellis (SEAL)
Dennis Eugene Ellis
(SEAL)
(SEAL)
(SEAL)

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 27th day of November 1978.

Margaret A. Buchanan (SEAL)
Notary Public for South Carolina
My commission expires: 2/22/88

Debra H. Dell

STATE OF SOUTH CAROLINA
COUNTY OF

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, 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 in and to all and singular the premises within mentioned and released.

GIVEN under my hand and seal this

day of 19

(SEAL)
Notary Public for South Carolina

MALE MORTGAGOR NOT MARRIED

RECORDED FEB 21 1979 at 4:11 P.M. 24171

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

Dennis Eugene Ellis

TO

James Byrnes Brown

Mortgage of Real Estate

I hereby certify that the within Mortgage has been this 21st day of February 1979 at 4:11 P.M. recorded in Book 1457 of Mortgages page 989 As No.

Register of Mesne Conveyance Greenville County

LAW OFFICES OF
JOHN POLT CULBERTSON

$ 31,669/97

Unit 74 Stanley Dr "Harbor Town"

2AM 8237