- (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 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 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 preceeding and the execution of its trust as receiver, shall apply the residue of the rents, issues and profits toward the payment of the
- (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 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.

(8) That the covenants herein contained shall bin trators, successors and assigns, of the parties hereto. Whe gender shall be applicable to all genders. WITNESS the Mortgagor's hand and seal this 15th SICNED, sealed and delivered in the presence of: David L. Phillips, or. Vitness Sue Carpenter- Witness	enever used, the	fits and advantages shall inure to, the singular shall included the plural, the p March (W.E. Huntley)	respective heirs, evolural the singular, a	(SEAL)
seal and as its act and deed deliver the within written i	ired the undersign	PROBATE ned witness and made oath that (s)he sa nat (s)he, with the other witness subsc	w the within named	d mortgagor sign,
SWORN to before me this 19th day of March Sworn To before me this 19th day of March Notary Public for Education Expires: 10-17-81 North		19 David L. B.	Millio (Ŋ
STATE OF KOWAN CAROLINA COUNTY OF Polk		RENUNCIATION OF DOWER		
I, the undersigned (wives) of the above named mortgagor(s) respectively, did did declare that she does freely, voluntarily, and without relinquish unto the mortgagee(s) and the mortgagee's(s') of dower of, in and to all and singular the premises with GIVEN under my hand and seal this	this day appear bany compulsion, d) heirs or success ithin mentioned a	iread or fear of any person whomson sors and assigns, all her interest and	tely and separately ever, renounce, rele	examined by me, ease and forever
(wives) of the above named mortgagor(s) respectively, did did declare that she does freely, voluntarily, and without relinquish unto the mortgagee(s) and the mortgagee's(s' of dower of, in and to all and singular the premises with GIVEN under my hand and seal this	this day appear be any compulsion, do heirs or success ithin mentioned a	pefore me, and each, upon being privately diread or fear of any person whomsome sors and assigns, all her interest and and released.	lely and separately ever, renounce, reliestate, and all her	examined by me, ease and forever