

The Mortgage 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 to the extent the total indebtedness thus incurred does not exceed the original amount of this mortgage. 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 existing or hereafter erected on the mortgaged property in such good repair as may be required from time to time by the Mortgagee and its assigns, and any other hazards specified by Mortgagee in a separate instrument, but that the mortgage debt or indebtedness shall not be increased by the Mortgagee and its assigns a cent, and that all such repairs and improvements shall be paid for by the Mortgagee and its assigns. The Mortgagee shall have the right to enter upon the premises at any time to inspect the same and to cause the same to be repaired or improved as may be necessary, and the cost of such repairs and improvements shall be paid for by the Mortgagee and its assigns. The Mortgagee shall also have the right to cause the premises to be insured against fire and other hazards, and the cost of such insurance shall be paid for by the Mortgagee and its assigns. The Mortgagee shall also have the right to cause the premises to be appraised from time to time, and the cost of such appraisal shall be paid for by the Mortgagee and its assigns. The Mortgagee shall also have the right to cause the premises to be sold, and the proceeds of such sale shall be applied to the payment of the mortgage debt, to the extent of the balance owing on the mortgage debt, whether or not due.
- 3. That it will keep the premises existing or hereafter erected in good repair, and in the case of a court of law that it will cause the same to be repaired or improved as may be necessary, and should it fail to do so, the Mortgagee may at its option enter upon said premises and cause the same to be repaired or improved, and charge the expenses for such repairs or the cost of such improvements to the mortgage debt.
- 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 mortgagor and other debtors, and all charges and expenses attending such proceedings, 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 indebtedness 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, 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 received 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 the parties to 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 bind, and the benefits and advantages shall inure to the respective heirs, executors, administrators, successors and assigns of the parties hereto. Wherever 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 Mortgagee's hand and seal this 17th day of July 1979.

SIGNED, sealed and delivered in the presence of:

*Lowell Webster Guthrie, Sr.* (SEAL)  
 Lowell Webster Guthrie, Sr.

*Ronald D. Guthrie* (SEAL)  
 Ronald D. Guthrie

\_\_\_\_\_  
 (SEAL)

\_\_\_\_\_  
 (SEAL)

STATE OF SOUTH CAROLINA } PROBATE  
 COUNTY OF GREENVILLE }

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 17th day of July 1979.

*Ronald D. Guthrie* (SEAL)  
 Notary Public for South Carolina  
 My commission expires: 1/15/85

*Lowell Webster Guthrie, Sr.*

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, threat or fear of any person whomsoever, 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 of, in and to all and singular the premises within recited and released.

GIVEN under my hand and seal this

17th day of July 1979

*Ronald D. Guthrie* (SEAL)  
 Notary Public for South Carolina  
 My commission expires: 1/15/85

*Mary E. Guthrie*

RECORDED JUL 19 1979 at 4:14 P.M.

TO  
 Southern Bank & Trust Company

Mortgage of Real Estate

at 4:14 P. M. recorded in Book 1474  
 day of July 1979

Mortgage page 95

Register of Deeds Greenville County  
 LAW OFFICES OF  
 BRISSEY, LATHAN, FAYSSOUX,  
 SMITH & BARBARE, P.A.  
 \$6,290.40  
 5.9 Acs. Madetta, Cleveland Tn.

BRISSEY, LATHAN, FAYSSOUX SMITH & BARBARE, P.A.  
 STATE OF SOUTH CAROLINA  
 COUNTY OF GREENVILLE

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