

The Mortgagee further 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, mortgages or credits that may be made hereafter to the Mortgagor by the Mortgagee so long as the total indebtedness secured by this mortgage shall not exceed the amount of the principal shown on the face hereof. All sums so advanced shall bear interest at the same rate as the mortgage of which this 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 insured as may be required from time to time by the Mortgagee against fire, theft and any other hazards specified by Mortgagee, in an amount not less than the mortgage debt, or less such amount as may be required by the Mortgagee and in no event less than the amount of the mortgage debt. All such policies and renewals thereof shall be held by the Mortgagee and the proceeds therefrom shall be payable to the Mortgagee, and that it will pay all premiums therefor and shall place a check payable to the Mortgagee in the hands of any policy insuring the mortgaged premises and does hereby irrevocably assign to the Mortgagee the right to make payment for a loss directly to the Mortgagee, to the extent of the balance owing on the Mortgage debt, whether or not the loss is covered by the policy.

3. That it will keep the premises existing or hereafter erected in good repair, and, in the case of a construction loan, that it will carry out the construction of the premises and should it fail to do so, the Mortgagee may, at its option, enter upon said premises, make whatever repairs and improvements it deems necessary for the completion of any construction work underway, and charge the expenses for such repairs or the completion of such construction to the Mortgagor.

4. That it will pay, when and as they shall become due, all taxes, assessments and other governmental or municipal charges, fines or other impositions against the mortgaged premises, that it will comply with all laws, ordinances 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 rents, issues and profits of the mortgaged premises and collect the rents, issues and profits, including a reasonable rental to be paid by the tenant in the event said premises are occupied by the mortgagor and after deducting 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 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.

7. That the Mortgagor 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 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 6th day of September, 1979
SIGNED, sealed and delivered in the presence of:
James James Simpson (SEAL)
Doris L. Jones (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 6th day of September, 1979.
Doris L. Jones (SEAL)
Notary Public for South Carolina.
James James Simpson
My Commission Expires: March 19, 1989

STATE OF SOUTH CAROLINA }
COUNTY OF } RENUNCIATION OF DOWER
NONE, MORTGAGOR A WOMAN
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 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 of, 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.

RECORDED: SEP 6 1979 at 11:26 A.M. 8057
Mortgage of Real Estate
I hereby certify that the within Mortgage has been filed
day of Sept. 1979
at 11:26 A. M. recorded in Book 1479 of
Mortgages, page 790
Registered at Meigs County Courthouse, Greenville, South Carolina
LAW OFFICES OF
\$7,113.60
Lot 50 Cashmere Dr., Pine Hill
Village
SOUTHERN BANK AND TRUST COMPANY
Post Office Box 1329
Greenville, South Carolina 29602
ANNIE MAE ARNOLD
COUNTY OF GREENVILLE
STATE OF SOUTH CAROLINA
TO
X 8057A
4328 RV-2