

The Mortgagor 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 hazards specified by Mortgagee, in an amount not less than the mortgage debt...

(2) That it will keep the improvements now existing or hereafter erected on the mortgaged property 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 mortgage debt...

(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 the premises...

(4) That it will pay, when due, all taxes, public assessments, and other governmental or municipal charges, fines or other exactions 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 the option of the Mortgagee, appoint a receiver of the mortgaged premises...

(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...

(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 intent of this instrument that if the Mortgagor shall fully perform all the terms, conditions, and covenants of the mortgage...

(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 14 day of November 19 79

SIGNED, sealed and delivered in the presence of

Handwritten signatures and seals of the mortgagor and witnesses.

STATE OF SOUTH CAROLINA } COUNTY OF Greenville } PROBATE

Personally appeared the undersigned witness and made oath that she saw the within named mortgagor sign, seal and as its act and deed deliver the within written instrument and that she, with the other witness subscribed above witnessed the execution thereof.

SWORN to before me this 14 day of November 1979

Notary Public for South Carolina My Commission Expires 1/17/89

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 or, 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 mortgagor(s) and the mortgagor'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 14 day of November 19 79.

Notary Public for South Carolina My commission expires 1/17/89

RECORDED NOV 16 1979 at 10:25 A.M. 16657

Mortgage of Real Estate Southern Bank & Trust Company TO James E. Lipscomb III, and Patricia E. Lipscomb

ADAM FISHER, JR. ATTORNEY AT LAW

STATE OF SOUTH CAROLINA COUNTY OF Greenville

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