(SEAL)

The Mortgagor further covenants and agrees as follows:

WITNESS the Mortgagor's hand and seal this

SIGNED, sealed and delivered in the presence of:

(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, readvances or credits that may be made hereafter to the Mortgagor by the Mortgagee so long as the total indebtness thus secured does not exceed the original amount shown on the face hereof. 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 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, or in such amounts as may be required by the Mortgagee, and in companies acceptable to it, and that all such policies and renewals thereof shall be held by the Mortgagee, and have attached thereto loss payable clauses in favor of, and in form acceptable to the Mortgagee, and that it will pay all premiums therefor when due; and that it does hereby assign to the Mortgagee the proceeds of any policy insuring the mortgaged premises and does hereby authorize each insurance company concerned to make payment for a loss directly to the Mortgagee, to the extent of the balance owing on the Mortgage debt, whether due or not.

(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 proceeding 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 Mortgageor 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 berein 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.

BY:

March

CAROLINA BUILDERS & REALTY, INC.

President

day of

16th

					(SEAL)
			BY: 4 Charl	Вини	(SEAL)
			Secretary		(SEAL)
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OF GREENVIL	LE }		INOBAIL		
nally appeared the s(s) act and deed, thereof.	undersigned witness and deliver the within writt	l made oath the en Mortgage, a	oat (s)he saw the within named and that (s)he with the other with	mortgagor(s) sign, se ess subscribed above,	al and as the witnessed the
before me this	oth day of		, 19 81.	Le Y	(aller)
		(SEAL	.)		nus
ssion expires: 1	/17/98				
F SOUTH CAROLA OF	}		RENUNCIATION OF DOWER		
	I, the undersign	ned Notary Pul	elic, do hereby certify unto all whor	n it may concern, that	the undersign-
by me, did declare	named mortgagor(s) resp	ectively, did th luntarily, and w	nis day appear before me, and each, rithout any compulsion, dread or	upon being privately lear of any person w	and separately
lease and forever re	linquish unto the mortgas	zee(s) and the m	ortgagee's(s') heirs or successors an	d assigns, all her inte	rest and estate,
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ConveyanceGreenvilleCounty ILLIAMS & HENRY TORNEYS AT LAW ILLE, SOUTH CAROLINA	Mar.  :50 P.M. recorded  Mortgages, page 295	of Real Estate  ne within Mortgage has been	' I S A O	Realty,	F SOUTH CAROLANA  PREENVILLE
	of GREENVIL  ally appeared the s(s) act and deed, thereof.  before me this before and forever region and forever region and forever region and so before my hand and so before	ally appeared the undersigned witness and s(s) act and deed, deliver the within writtenered.  before me this of the day of the before me this of the day of the before me this of the day of the sister expires: 1/17/98  F SOUTH CAROLKA  OF  I, the undersign the sister of the above named mortgagor(s) responses and forever relinquish unto the mortgagor right and claim of dower of, in and to all the deep the sister of the s	ally appeared the undersigned witness and made oath the sts') act and deed, deliver the within written Mortgage, athereof.  before me this 16th day of March  SEAL  Dic for soon Carolina  assign expires: 1/17/90  I, the undersigned Notary Publices) of the above named mortgagor(s) respectively, did the syme, did declare that she does freely, voluntarily, and whease and forever relinquish unto the mortgagee(s) and the mar right and claim of dower of, in and to all and singular and other many hand and seal this lay of  19  SEAL  OCCUPATION OF MAR 18 1981  A COUNTY OF M	or GREENVILLE  anally appeared the undersigned witness and made oath that (s)he saw the within named s(s) act and deed, deliver the within written Mortgage, and that (s)he with the other witning thereof.  The before me this solid deal of the solid day of the solid declare that she does freely, voluntarily, and without any compulsion, dread or selease and forever relinquish unto the mortgage (s) and the mortgage (s) heirs or successors are right and claim of dower of, in and to all and singular the premises within mentioned and other my hand and seal this tay of the solid day of	F SOUTH CAROLINA OF GREENVILLE  hally appeared the undersigned witness and made oath that (s)he saw the within named mortgagor(s) sign, see (s) act and deed, deliver the within written Mortgage, and that (s)he with the other witness subscribed above, hereol.  Deliver me this 16th day of March 19 81.    SEAL   San Lia   San L

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