The Mortgagor further convenants and agrees as follows:

Mortgage has been this 28

County

- (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 hereir. This Mortgage shall also secure the Mortgagee for any further loans, advances, readvances, or credits that may be made hereafter to the Mortgager by the Mortgagee so long as the total indebtedness 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 accaptable to it, and that all such polices and renewals thereof shall be held by 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 fall to do so, the Mortgagee may, at is 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
- (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 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 Mortgages, all sums then owing by the Mortgagor to the Mortgage shall become immediately due and payable, and this mortoption of the Mortgages, all sums then owing by the Mortgagor to the Mortgage 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 Mortgages become a party of any sult 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 Mortgages, 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 of the Mortgagor shall fullify 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
- (8) That the coverants 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 included the plural, the plural the singular, and the use of any gender shall be applicable to all genders.
- (9) Except for any notice required under applicable law to be given in another manner, (a) any notice to Borrower provided for in this Mortgage shall be given by mailing such notice by certified mail addressed to Borrower at the Property Address or at such other address as Borrower may designate by notice to Lender as provided herein, and (b) any notice to Lender shall be given by certified mail, return receipt requested, to Lender's address stated herein or to such other address as Lender may designate by notice to Borrower as provided herein. Any notice provided for in this Mortgage shall be deemed to have been given to Borrower or Lender when given in the manner designated
- (10) If all or any part of the Property or an interest therein is sold or transferred by Borrower without Lender's prior written consent, excluding (a) the creation of a lien or encumbrance subordinate to this Mortgage, (b) the creation of a purchase money security intrest for household appliances, (c) a transfer by devise, or descent or by operation of law upon the death of a joint tenant or (d) the grant of any leasehold interest of three years or less not containing an option to purchase, Lender may, at Lender's option, decrare all the sums secured by this Mortgage to be immediately due and payable. Lender shall have waived such option to accelerate if, prior to the sale or transfer, Lender and the person to whom the Property is to be sold or transferred reach agreement in writing that the credit of such person is satisfactory to Lender and that the interest payable on the sums secured by this Mortgage shall be at such rate as Lender shall request, if Lender has waived the option to accelerate provided in this paragraph 10, and if Borrower's successor in interest has executed a written assumption agreement accepted in writing by Lender, Lender shall release Borrower from all obligations under this Mortgage and the Note.

If Lender exercises such option to accelerate, Lender shall mail Roym

Such notice shall provide a period of not less declared due. WiTNESS the Mortgagor's hand and seal this SIGNED, sealed and delivered in the presence of the p	19th day of		which Borrow	(SEA)	L) L)
nessed the execution thereof. SWORN to before me this The day of the clear Court Notary Public for South Carolina.	r appeared the undersignithe within written instruit Acy (SEAL)	PROBATE ed witness and made oath the ment and that (s)he, with the	at (s)he saw the cother witness s	within named mor subscribed above wi	t- t-
examined by me, did declare that she does for renounce, refease and forever relinquish unto the estate, and all her right and claim of dower of, in GIVEN upder my hand and seal this Thiday of May 1981	espectively, did fills day lety, voluntarily, and with the mortgagee(s) and the read to all and singular the and to all and singular the (SEAL)	nout any complusion, dread nortgagee's (s') heirs or succe le premises within mentioned MARY A. SUTTON	it may concern, upon being priv or fear of any	rately and separatel	y
Mortgage of Real Estate I hereby certify that the within Mortgage has been this 2: as 4:40 P. May 19 81 Septimes: Mortgages, page 402 As No. Register of Meane Conveyance Greenville Count \$5,081.04 Lots 1 & 2 Knollwood Ct	MECORDE UNITED FEDERAL SAVINGS AND LOAN ASSOCIATION	MAY 28 MELVIN D. SUTTON AND MARY A. SUTTON	P. STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE	33031	MAY 2 8 1981 33031 V YOUNTS, GROSS, GAULT & SMITH P.O. BOX 566 FOUNTAIN INN, SC 29644

THE PARTY SHOWING