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The Mortgagor nurther covenants and agrees as follows:

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- (1) That this mortgage shall secure the Mortgagee for such further sums as may be advanced hereafter, at the option of the Mortgagee, tor the payment of taxes, insurance premiums, public assessments, repairs or other purposes pursuant to the convenants 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 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 improvement to now existing or hereafter erected on the mortgaged property i sured 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 effect 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 whotever repairs are necessary, including the completion of may 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 reats, issues and profits of the mortgaged premises from and after any default hercunder, 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 reats, 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 reats, 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 Mortgager 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 delt secured hereby, and may be recovered and collected hereupder.
- (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, adminis-

| TINESS the Mortgagor's hand and seal this GNED, sealed and delivered in the presence of Roberts & Bocker  | Edward L.   | Lite Combo (SEAL) Holombo (SEAL) (SEAL) (SEAL)   |
|---|---|--|
| TATE OF SOUTH CAROLINA  | PRO   | BATE   |
| person seal and as its act and deed deliver the wind thereof.  BORN to before me this BA day of Solary Public for South Carolina.                       | kecombe 1981.   | de oath that (s)he saw the within named mortgagor e other witness subscribed above witnessed the execu-  |
| CATE OF SOUTH CAROLINA CUNTY OF   | RENUNCIATIO   | N OF DOWER   |
| I, the understand of the above, named moderator (a) year  | dersigned Notary Public, do bereby certify unto   |  |
| or relinquish unto the mortgagee(s) and the nadower of, in and to all and singular the presented with under my hand and seal this  Aday of Delmine 1997 | ectively, did this day appear before me, and ex,<br>, and without any compulsion, dread or fear of<br>nortgagee's (s') beins or successors and assigns. a                                     | any person whomsoever, renounce, release and for- liber interest and estate, and all her right and claim |
| , aid declare that she does freely, voluntarily   | ectively, did this day appear before me, and ex, and without any compulsion, dread or fear of cordgagee's (s') beirs or successors and assigns, a nises within mentioned and released.  Penny | any person whomsoever, renounce, release and for- like interest and estate, and all her right and claim  |