(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 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 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 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 in ators, successors and assigns, ender shall be applicable to all of the covenants o	of the parties hereto l genders. nd and seal this	Whenever used, the	efits and advantages sessingular shall include November	19 82	Joan	(SEAL)
						(SEAL)
STATE OF SOUTH CAROL COUNTY OF GREENVI seal and as its act and deed thereof. SWORN to before me this	IIE Personall deliver the within w	bvenber	ioned witness and ma	OBATE de oath that (s)he other witness sub	saw the within scribed above	named mortgagor sign, witnessed the execution
Notary Public for South Caro My Commission Expires:	lina.	. Company			d	
STATE OF SOUTH CARO COUNTY OF GREENVILL (wives) of the above named a did declare that she does fre relinquish unto the mortgay of dower of, in and to all GIVEN under my hand and	I, the undemortgagor(s) respectively, voluntarily, and vec(s) and the mortgand singular the presseal this	ely, did this day appe without any compulsion ragee's(s') beirs or sw	, do hereby certify us ar before me, and eac o, dread or fear of a xe-sors and assigns,	n, upon being pri	ay concern, the	
day of	19	(SEAL)				
Notary Public for South Car My Commission Expires						
RECORDED NO	v 1 7 1982	at 10:53 A	.м.		12	2027
C. VICTOR Attorneys at Greenville, South \$3,000.00 Lots 4 & 5 Rai	Martgages, page 2:		Mortagge of	TO	Jerry L. Richardson	STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE