(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 interruptions, 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 is 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 receive of the mortgaged premises, with full authority to take possession of the mortgaged premises and collect the rents, issues and profits, including reasonable rental to be fixed by the Court in the event said premises are occupied by the mortgagor and after deducting all charges and expense 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 hand 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.

WITNESS the Mortgagor's hand and seal this 31st day of SIGNED, sealed and delivered in the presence of:	December 19 82  **Educucl W. Clay, J. (SEAL)  **EDWARD W. CLAY, JR. (SEAL)
Kinda D. Osspolne	
	(SEAL)
	(SEAL)
STATE OF SOUTH CAROLINA (	PROBATE
COUNTY OF  Personally appeared the unde mortgagor sign, seal and as its act and deed deliver the within writte witnessed the execution thereof.  SWORN to before me this 31st day of December 1982	ersigned witness and made oath that (s)he saw the within named en instrument and that (s)he, with the other witness subscribed above
Linda B. Osbore (SEAL)	Line H Spilo
Notary Public for South Carolina My Commission Expires:	Carrey A -care
STATE OF SOUTH CAROLINA ( COUNTY OF GREENVILLE	RENUNCIATION OF DOWER
1 1 c	
interest and estate, and all her right and claim of dower of, in and to GIVEN under my hand and seal this  31st day of December 1982.	untarily, and without any compulsion, dread or fear of any person gagee(s) and the mortgagee's(s') heirs or successors and assigns, all her to all and singular the premises within mentioned and released.  KATHRYN M. CLAY
interest and estate, and all her right and claim of dower of, in and to GIVEN under my hand and seal this  31st day of December 1982.	to all and singular the premises within mentioned and released.  KATHRYN M. CLAY
interest and estate, and all her right and claim of dower of, in and to GIVEN under my hand and seal this  31st day of December  19 82.  Scriba B. Color (SEAL)  Notary Public for South Carolina My Commission Expires: 400000 / ///90  MAR 2 9 1983 at 11:34 A.M.	to all and singular the premises within mentioned and released.  KATHRYN M. CLAY
interest and estate, and all her right and claim of dower of, in and to GIVEN under my hand and seal this  31st day of December  19 82.  Scriba B. Color (SEAL)  Notary Public for South Carolina My Commission Expires: 400000 / ///90  MAR 2 9 1983 at 11:34 A.M.	to all and singular the premises within mentioned and released.  KATHRYN M. CLAY  WOISTIMMO XVI VINTORVO HINOS AND
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interest and estate, and all her right and claim of dower of, in and GIVEN under my hand and seal this  31st day of December  19 82.    SEAL   SEAL   SEAL	TO 9 10 = XVI (SINGULAR OF COUNTY OF GRE)  NOISSIWWOD XVI VINIOSVO HINOS OF COUNTY OF GRE  NOISSIWWOD XVI VINIOSVO HINOS OF COUNTY OF CREE  NOISSIWWOD XVI VINIOSVO HINOS OF CREE  NOISSIWOD XVI VINIOSVO HINOS OF CREE  NOISSIWOD XVI VINIOSVO HINOS OF