

7. He will keep the premises in as good order and condition as they are now, reasonable wear and tear excepted, and will not commit or permit any waste thereof.

8. He will continuously maintain fire and such other hazard insurance as the Mortgagee may require on the improvements now or hereafter on said premises, but shall not be required to maintain amounts in excess of the aggregate unpaid indebtedness secured hereby, and except when payment for all such premiums has theretofore been made under (a) of paragraph 2 hereof, will pay promptly when due any premiums therefor. All insurance shall be carried in companies approved by the Mortgagee and the policies and renewals thereof shall be held by the Mortgagee and have attached thereto loss payable clauses in favor of and in favor acceptable to the Mortgagee. In event of loss Mortgagor will give immediate notice by mail to the Mortgagee, who may make proof of loss if not made promptly by Mortgagor, and each insurance company concerned is hereby authorized and directed to make payment for such loss directly to the Mortgagee instead of to the Mortgagor and Mortgagee jointly, and the insurance proceeds, or any part thereof, may be applied by the Mortgagee at its option either to the reduction of the indebtedness hereby secured or to the restoration or repair of the property damaged. In event of foreclosure of this mortgage, or other transfer of title to the mortgaged property in extinguishment of the indebtedness secured hereby, all right, title and interest of the Mortgagor in and to any insurance policies then in force shall pass to the purchaser or grantee.

9. He hereby assigns all the rents, issues, and profits of the mortgaged premises from and after any default hereunder, and should legal proceedings be instituted pursuant to this instrument, then the Mortgagee shall have the right to have a receiver appointed of the rents, issues, and profits, who, after deducting all charges and expenses attending such proceedings and the execution of his trust as receiver, shall apply the residue of the rents, issues, and profits, toward the payment of the debt secured hereby.

It is agreed 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. If the Mortgagor shall fully perform all the terms, conditions, and covenants of this mortgage, and of the note secured hereby, then this mortgage shall be null and void; otherwise to remain in full force and virtue. 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 Mortgagor to the Mortgagee shall become immediately due and payable to the Mortgagee. The Mortgagee reserves the benefit of any appraisement laws of the State of South Carolina. This mortgage becomes a party to any suit involving this mortgage or the title to the premises hereon, and shall be bound by any judgment rendered for foreclosure or for the collection of the debt secured hereby. The Mortgagee shall be entitled to the benefit of any legal proceedings instituted for foreclosure or for the collection of the debt secured hereby, and a reasonable attorney's fee, and shall be entitled to the benefit of any judgment rendered in such proceedings, or should the debt secured hereby or any part thereof be paid, the interest thereon shall be paid by the Mortgagor, and otherwise, all costs and expenses, including attorney's fees, shall be secured hereby, shall become due and payable to the Mortgagee, and may be recovered and collected hereunder.

If the indebtedness secured hereby be governed or limited under the National Bankruptcy Act, as amended, such Act and Regulations issued thereunder and in effect on the date hereof shall govern the rights, duties and liabilities of the parties hereto, and any provisions of this or other instruments executed in connection with said indebtedness which are inconsistent with said Act or Regulations are hereby amended to conform thereto.

The covenants 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 number shall include the plural, the plural the singular, the use of any gender shall be applicable to all genders, and the term "Mortgagee" shall include any payee of the indebtedness hereby secured or any transferee thereof whether by operation of law or otherwise.

WITNESS my hand(s) and seal(s) this 24th day of June 1948
Signed, sealed, and delivered in presence of: Burton O. Smith [SEAL]

_____ [SEAL]

STATE OF SOUTH CAROLINA, }
COUNTY OF GREENVILLE } ss:

Personally appeared before me Romayne Barnes
and made oath that he saw the within-named Burton O. Smith
sign, seal, and as his act and deed delivered the within deed, and that deponent,
with R. A. Riggins witnessed the execution thereof.



Romayne Barnes

Notary Public for South Carolina.

before me this 24th day of June, 1948.

*Inv. 60.
The Columbian Natl. Life
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