The Mortgagor further covenants and agrees as follows:

- That this mortgage shall secure the Mortgagee for such further sums as may be advanced hereafter, at the option of the Mortgages, for the payment of taxes, insurance premiums, public assessments, repairs or other purposes pursuant to the coverants herein. 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 segured 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.
- 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 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 Mortgages, 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 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.
- 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 mortgager and after deducting all charges and expenses attending such precaeding 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 Moragagor 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 thereby 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 thereby on become due and payable immediately or on demand, at the option of the Mortgagee as a part of the debt secured thereby. 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 SIGNED, sealed and delivered in the presence of:	day of	19 ,	•
Cherry Inno	·	Grady D Smith	(SEAL)
Sue Crift	- Carlos de Carl	Leargia D. Smit	(SEAL)
			(SEAL)
			(SEAL)
STATE OF SOUTH CAROLINA		PROPAGE	
		PROBAIL	
OUNTY OF Personally appager sign, seal and as its act and deed deliver the vitnessed the execution thereof.		probate ined witness and made oath that (s)he saw the trument and that (s)he, with the other witnes	
Personally appager sign, seal and as its act and deed deliver the vitnessed the execution thereof. WORN to before mat this day of	e within written ins	ined witness and made oath that (s)he saw the	
OUNTY OF Personally ap agor sign, seal and as its act and deed deliver the ritnessed the execution thereof. WORN to before me this day of lotary Public for South Carolina.	e within written ins	ined witness and made oath that (s)he saw the	
Personally appager sign, seal and as its act and deed deliver the vitnessed the execution thereof. WORN to before the thirs day of lotary Public for South Carolina. TATE OF SOUTH CAROLINA	e within written ins	ined witness and made oath that (s)he saw the trument and that (s)he, with the other witness	
Personally applications and as its act and deed deliver the vitnessed the execution thereof. WORN to before me this day of detary Public for South Carolina. TATE OF SOUTH CAROLINA OUNTY OF I, the undersign igned wife (wives) of the above named mortgagor rately examined by me, did declare that she doe yer, renounce, release and forever relinquish units	e within written ins 19 (SEAL) ded Notary Public, d (s) respectively, did s freely, voluntarily the mortgagee(s) a	RENUNCIATION OF DOWER o hereby certify unto all whom it may coace this day appear before me, and each, upon bein and without any compulsion, dread or fear of the mortgagee's(s') heirs or successors and	rn, that the under g privately and sep any person whomse assigns, all her in
Personally application and as its act and deed deliver the vitnessed the execution thereof. WORN to before me this day of detailed the south Carolina. TATE OF SOUTH CAROLINA	e within written ins 19 (SEAL) ded Notary Public, descriptions of the mortgages of the m	RENUNCIATION OF DOWER o hereby certify unto all whom it may coace this day appear before me, and each, upon bein and without any compulsion, dread or fear of the mortgagee's(s') heirs or successors and	rn, that the under g privately and sepany person whomas and released.