

The Mortgagor further covenants and agrees:

(1) That this mortgage shall secure the payment of taxes, insurance, and other charges which may be required by the Mortgagor to pay or provide for the maintenance of the mortgaged premises so long as the total indebtedness does not exceed the amount advanced shall bear interest at the same rate as the original debt, and shall be provided in writing.

(2) That it will keep the improvements now existing or hereafter erected from time to time by the Mortgagor against and by him, and in consideration of the debt, or in such amounts as may be required by the Mortgagor, and in consideration of the value of the improvements, and that the title thereto shall be held by the Mortgagor, and have the right to lease payable monthly, or otherwise, at a reasonable rental, to any person, and that it will pay all premiums therefor when due, and that it does hereby, and does hereby acknowledge, that it has no right to cancel or terminate the lease of any part of the mortgaged premises and does hereby authorize such insurance company concerned to do the same, and that it will pay the premium on such insurance, 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, when the time of a construction or repair of any part of the mortgaged premises, and that it will continue construction until completion without interruption, and should it fail to do so, the Mortgagor may, at its option, complete the same, and pay all costs and expenses of such construction, and that it will make whatever repairs are necessary, including the completion of any construction, and that it will pay all costs and expenses of such construction to the mortgagor debt.

(4) That it will pay, when due, all taxes, public assessments, and other governmental or municipal charges, rates, fees, and regulations affecting 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 hereinabove and before any 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 that the costs and expenses attending such proceeding 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 Mortgagor, all sums then owing by the Mortgagor to the Mortgagor shall become immediately due and payable, and the mortgage may be foreclosed. Should any legal proceedings be instituted for the foreclosure of this mortgage, or should the Mortgagor 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 Mortgagor, and a reasonable attorney's fee, shall thereupon become due and payable immediately or on demand, at the option of the Mortgagor, 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 herein contained shall bind, and the benefits and advantages shall have to, the respective heirs, executors, administrators, successors and assigns, of the parties hereto. Whenever used, the singular shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

WITNESS the Mortgagor's hand and seal this 13th day of October 1972.

SIGNED, sealed and delivered in the presence of:

*Notary Public  
James B. Cayer*

*James H. Cook 10/13/72 (SEAL)*

(SEAL)

(SEAL)

STATE OF SOUTH CAROLINA }  
COUNTY OF Greenville }

PROBATE

Personally appeared the undersigned witness and made oath that (s)he saw the within named mortgagor sign, seal and as its act and deed deliver the within written instrument, and that (s)he, with the other witness subscribed above witnessed the execution thereof.

SWORN to before me this 13th day of October 1972.

(SEAL)

Notary Public for South Carolina.  
My Commission Expires: 11-23-80

*James B. Cayer*

STATE OF SOUTH CAROLINA  
COUNTY OF Greenville

RENUNCIATION OF DOWER

I, the undersigned Notary Public, do hereby certify unto all whom it may concern, that the undersigned wife (wives) of the above named mortgagor(s) respectively, did this day appear before me, and each, upon being privately and separately examined by me, did declare that she does freely, voluntarily, and without any compulsion, dread or fear of any person whatsoever, renounce, release and forever relinquish unto the mortgagor(s) and the mortgagee(s), heirs or successors and assigns, all her interest and estate, and all her right and claim of dower of, in and to all and singular the premises within mentioned and released.

GIVEN under my hand and seal this 13th

*June C. Cook*

day of October 1972.

(SEAL)

Notary Public for South Carolina.  
My commission expires: 11-23-80

Recorded October 13, 1972 at 1:11 P.M. #11271