The Mortgagor further covenants and agrees as follows:

- (1) That this mortgage shall secure the Mortgagee for such further sums as may be a lymeral hereafter, at the option of the Mortgagee, for the payment of trees, insurance premiums, public assessments, repairs or other purposes pursuant to the consenants herein. This incitigage shall also secure the Mortgagee for any further leans, advances, readvances or credits that may be made hereafter to the Mortgage by the Mortgagee so long as the total indel-techness thus secured 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.
- (2) 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 hyards 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 a ceptable to it, and that all such policies and resewals 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 perminant their for when due; and that it does hereby assign to the Mortgagee the proceeds of any policy insuring the moltgaged premises and does hereby authorize each insurance company concerned to make payment for a loss directly to the Mortgagee, 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.
- (5) That it bereby 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 reats, 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 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 became. debt secured hereby.
- (6) That if there is a default in any of the terms, conditions, or coverants 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, 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 alterney at law for collection by suit or otherwise, all costs and expertes 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 berein 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 shall include the phiral, the plural the singular, and the use of any gender shall be applicable to all genders.

3....

Santambar

10 73

WITNESS the Mortgagor's han SIGNED, sealed and delivered to	the presence of:	POINSETT HOME BUILDERS, INC. (SEAL) Ames Can President (SEAL) Linguin B. Mani Secretary (SEAL) (SEAL)
STATE OF SOUTH CAROLL	NA }	PROBATE
sign, seal and as its act and de tion thereof. SWORN to before me this Notary Public for South Carolin Hy, Commission expire	Personally appoint deliver the within with 19th day of Sept	peared the undersigned witness and made cath that (s)he saw the within named mortgagor itten instrument and that (s)he, with the other witness subscribed above witnessed the executember 1973. [EAL]
STATE OF SOUTH CAROLI	INA }	NOT NECESSARY - HORTGAGOR CORPORATION RENUNCIATION OF DOWER
me, did declare that she does	mortgagor(s) respectively freely, voluntarily, and w [agee(s) and the mortgage d singular the premises w	ed Notary Public, do hereby certify unto all whom it may concern, that the undersigned wife y, did this day appear before me, and each, upon being privately and separately examined by without any compulsion, dread or fear of any person whomsoever, renounce, release and for- ree's(s') heirs or successors and assigns, all her interest and estate, and all her right and claim within mentioned and released.
day of	19 .	
		(SEAL)

iC