

1533-730

The Mortgagor further covenants and agrees as follows:

1. That the mortgage shall secure the Mortgagor to such sum or sums as may be advanced hereafter, at the option of the Mortgagor, or the payment of taxes, insurance premiums, supplies, accounts, expenses, or other purposes pursuant to the covenants herein. This mortgage shall also secure the Mortgagee of any further sums, advances, or credits that may be made hereafter to the Mortgagor by the Mortgagee so long as the total indebtedness 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/or 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 premium 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 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 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 mortgagor and after deducting all charges and expenses attendant 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 Mortgagee, all sums then owing to the Mortgagee by the Mortgagor shall become immediately due and payable, and this mortgage may be foreclosed. Should an legal proceeding be instituted for the foreclosure of this mortgage, or should the Mortgagor become a party of action 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, or be sent 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 by order.
7. That the Mortgagor shall hold and enjoy the property above described until there is a default under this mortgage or in the note secured hereby. It is the true intent 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 heirs and advantages shall inure to, the respective heirs, executors, administrators, successors and assigns of the parties hereto. When 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 16<sup>th</sup>

day of Jan 1975

1975

SIGNED, sealed and delivered in the presence of

*Lacey F. Anderson*  
*John L. Pittman*

(SEAL)

(SEAL)

(SEAL)

(SEAL)

STATE OF SOUTH CAROLINA  
COUNTY OF

## PROBATE

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

SWEORN to before me this 16<sup>th</sup> day of Jan1975 *Lacey F. Anderson*Notary Public for South Carolina  
My Commission Expires:

My Commission Expires March 28, 1983

STATE OF SOUTH CAROLINA  
COUNTY OF

## RENUNCIATION OF DOWER X/R

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 whomsoever, renounce, release and forever relinquish unto the mortgagee/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

16<sup>th</sup> day of Jan 1975

(SEAL)

Notary Public for South Carolina  
My commission expires:

My Commission Expires March 28, 1983

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