The Mortgagor further covenants and agrees as follows:

1. That this mortgage shall secure the Mortgagee for such further sums as may be advanced hereafter, at the option of the Mortgagee, to the Mortgagor, or its successor in title, for the purpose of paying taxes, insurance premiums, public assessments, repairs or other purposes pursuant to the terms hereof, or any other mortgage held by the Mortgagee against the premises herein mortgaged, whether the original mortgagor be the Mortgagor herein or its successor in title or not, provided, however, that the total indebtedness secured hereby at any time shall not exceed the original indebtedness plus any such additional sums advanced, all such sums so advanced shall bear interest at the same rate as the mortgage debt and shall be payable on demand or at the Mortgagee's option payable with the last maturing installment on the mortgage debt, unless paid prior thereto, unless extended by agreement of the parties hereto, or unless prohibited by law or usury, in which event this paragraph shall be inoperative to the extent of such prohibition.

2. That it will keep the improvements now existing or hereafter erected on the mortgaged premises insured as may be required from time to time by the Mortgagee against loss by fire and any other hazards specified by Mortgagee, in companies acceptable to the Mortgagee, and that all such policies will 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 insurance policy insuring the mortgaged premises and does hereby authorize each insurance company concerned to make payment for a 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 hereunder or to the restoration or repair of the property damaged.

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 commence construction promptly and complete said construction within a reasonable time, and shall not permit the removal of any fixtures, or other personal property from the premises, make whatever repairs are necessary, including those incident to an uncompleted or abandoned construction, and pay 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 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 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 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 attorney at law for collection by suit or otherwise, all costs and expenses incurred by the Mortgagee, including a reasonable attorney's fee, shall thereupon be due and payable immediately 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 covenant that if the Mortgagor shall fully perform all the terms, conditions and covenants of the mortgage, and of the note secured hereby, 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 inure 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 23rd day of July, 1975

SIGNED, sealed and delivered in the presence of:

Virginia L. Hall — Mary Rhodes Culbreath — SEAL

Edward R. Hamer — Mary Rhodes Culbreath — SEAL

SEAL

SEAL

STATE OF SOUTH CAROLINA
COUNTY OF Greenville

PROBATE

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

SWORN to before me this 23rd day of July, 1975. Virginia L. Hall

Edward R. Hamer SEAL

Notary Public for South Carolina
My Commission Expires 9-3-79

STATE OF SOUTH CAROLINA
COUNTY OF

RENUNCIATION OF DOWER Not Necessary

I, the undersigned Notary Public, do hereby certify unto all whom it may concern, that the undersigned wife (wives) of the above named mortgagor (mortgagors) respectively, did this day appear before me, and 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(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

day of 19

SEAL

Notary Public for South Carolina
My Commission Expires

RECORDED JUL 23 '75 At 3:20 P.M.

Mortgage of Real Estate

I hereby certify that the within Mortgage has been this 23rd day of July, 1975 at 3:20 P. M. recorded in Book 1311 of Mortgages, page 507

As No. 2008

Register of Mesne Conveyance Greenville County

$ 5,000.00

W. A. Seyle & Co., Office Supplies, Greenville, S. C.
Form No. 142

Lots 47 & 48 Rose Garden Subdivision Blk D "Buena Vista"

EDWARD R. HAMER, ATTORNEY AT LAW
GREENVILLE, S. C.

STATE OF SOUTH CAROLINA
COUNTY OF Greenville

Mary Rhodes Culbreath
(now Mary Rhodes Anderson)

TO

Community Bank

12 AM '75

43298