

The Mortgagor further covenants and agrees as follows:

1. That this mortgage shall secure the Mortgagor for such further sums as may be advanced hereafter, at the option of the Mortgagor, for the payment of taxes, assessment charges, public assessments, repairs or other expenses pertaining to the covenants herein. This mortgage shall also secure the Mortgagor for any further loans, advances or advances or credits that may be made in relation to the Mortgagor by the Mortgagor so long as the total indebtedness so 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 Mortgagor unless otherwise provided in writing.

2. That it will keep the improvements now existing and hereafter erected on the mortgaged property insured as may be required from time to time by the Mortgagor against loss by fire and all other hazards specified by Mortgagor, in amounts not less than the mortgage debt, or in such amounts as may be required by the Mortgagor, and in companies acceptable to it, and that all such policies and renewals thereof shall be held by the Mortgagor, and that no action shall be had thereon for loss payable clauses in favor of and in full, a copy to the Mortgagor, and that it will pay all premiums therefor when due. It is understood clearly, as to the Mortgagor, the proceeds of any policy insuring the mortgaged premises and does hereby authorize such holder to pay same to the holder of payment for a loss directly to the Mortgagor, to the extent of the balance owing on the Mortgage, whether or not.

3. That it will keep all improvements now existing and hereafter erected on the mortgaged property insured as may be required from time to time by the Mortgagor against loss by fire and all other hazards specified by Mortgagor, in amounts not less than the mortgage debt, or in such amounts as may be required by the Mortgagor, and in companies acceptable to it, and that all such policies and renewals thereof shall be held by the Mortgagor, and that no action shall be had thereon for loss payable clauses in favor of and in full, a copy to the Mortgagor, and that it will pay all premiums therefor when due. It is understood clearly, as to the Mortgagor, the proceeds of any policy insuring the mortgaged premises and does hereby authorize such holder to pay same to the holder of payment for a loss directly to the Mortgagor, to the extent of the balance owing on the Mortgage, whether or not.

4. That it will keep all improvements now existing and hereafter erected on the mortgaged property insured as may be required from time to time by the Mortgagor against loss by fire and all other hazards specified by Mortgagor, in amounts not less than the mortgage debt, or in such amounts as may be required by the Mortgagor, and in companies acceptable to it, and that all such policies and renewals thereof shall be held by the Mortgagor, and that no action shall be had thereon for loss payable clauses in favor of and in full, a copy to the Mortgagor, and that it will pay all premiums therefor when due. It is understood clearly, as to the Mortgagor, the proceeds of any policy insuring the mortgaged premises and does hereby authorize such holder to pay same to the holder of payment for a loss directly to the Mortgagor, to the extent of the balance owing on the Mortgage, whether or not.

5. That it hereby assigns all rents, issues and profits of the mortgaged property to the holder of the debt herein and that it is agreed that legal proceedings be instituted pursuant to this instrument, and that the holder of the debt may sue in his own name and appoint a receiver of the mortgaged premises, with full authority to sell the same at a reasonable price and to collect the rents and profits, including a reasonable rental to be fixed by the Court, and to collect the same by the mortgagor and after deducting all charges and expenses attendant such proceeding and the costs of suit, it is agreed, shall apply the sum 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 and conditions of this mortgage or of the note secured hereby, then, at the option of the Mortgagor, all sums then owing by the Mortgagor on the note or notes 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 Mortgagor become a party of my suit involving this Mortgage or the title thereto, or should the Mortgagor be sued for the debt secured hereby, or any part thereof be placed in the hands of any attorney at law for collection, then the same shall be paid by the Mortgagor, and after deducting all costs and expenses incurred by the Mortgagor, and a reasonable attorney's fee, shall thereupon become due and payable to the holder of the note or notes, at demand, at the option of the Mortgagor, as a part of the debt secured hereby, and may be recovered and collected in any manner.

7. That the Mortgagor shall hold and know the premises described in this instrument as his own, and if he fails to pay the debt under this mortgage or in the note secured hereby, it is the true meaning of this instrument that the Mortgagor shall fully perform all the terms, conditions, and covenants of the mortgage, and of the note secured hereby, that then this instrument 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, executors, administrators, successors and assigns, of the parties hereto. Whenever the word "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 10 day of January 1977

SIGNED, sealed and delivered in the presence of

Alvin T. McClellan
Dandra M. Budwell

Alvin T. McClellan

ALVIN T. McCLELLAN

Norma J. McClellan

NORMA J. McCLELLAN

(SEAL)

(SEAL)

(SEAL)

(SEAL)

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

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.

SWORN to before me this 10 day of January 1977

Dandra M. Budwell
Notary Public for South Carolina.
My Commission Expires: 1/7/85

Alvin T. McClellan

ALVIN T. McCLELLAN

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 my person whatsoever, renounce, release and forever relinquish unto the mortgagor(s) and the mortgagor(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 10

day of January 1977
Dandra M. Budwell

Notary Public for South Carolina.
My commission expires: 1/7/85

Norma J. McClellan

NORMA J. McCLELLAN

10 1977

RECORDED JAN 11 1977 At 9:29 A.M.

SOUTHERN BANK & TRUST COMPANY

TO

LONG, BLACK & GASTON
JAN 11 1977
STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

4328 RW-2

Mortgage of Real Estate

I hereby certify that the within Mortgage has been

this 11th day of January

1977 at 9:29 A.M. recorded in

book 1387 of Mortgages, page 83

As No

Register of Deeds Conveyance Greenville County

LONG, BLACK & GASTON

ATTORNEYS AT LAW
109 East North Street
Greenville, S.C. 29601

\$ 6,887.40
Lot 50, Albion Cr., Berea Heights,
Sec. 3