The Mortgagor further covenants and agrees as follows:

[illegible] the Mortgagee for such further sum as may be advanced hereafter, at the option of the Mortgagee, for the payment of taxes, insurance, repairs or other purposes pursuant to the covenants herein. This mortgage shall also secure the Mortgagee for [illegible] hereafter to the Mortgagor by the Mortgagee so long as the total obligation [illegible] shall not exceed the face hereof. All sums so advanced shall bear interest at the same rate as the mortgage [illegible] be payable on demand or as otherwise provided in writing.

(2) That [illegible] the mortgaged property insured as may be required from time to time by the Mortgagee against such hazards as the Mortgagee may require, in an amount not less than the mortgage debt or [illegible] and that all such policies and renewals thereof shall be held by the Mortgagee [illegible] payable to the Mortgagee, and that it will pay promptly when due any premiums on such insurance, and that it will [illegible] payment for a loss directly to the Mortgagee, to the extent of the balance owing on the Mortgage debt [illegible]

[illegible] good repair and in the case of a construction loan that it will [illegible] the Mortgagee may at its option enter upon said premises [illegible] and charge the expenses for such repairs to the [illegible]

[illegible] and other governmental or municipal charges, fines or other impositions against the [illegible] municipal laws and ordinances affecting the mortgaged premises.

(5) [illegible] the mortgaged premises from and after any default hereunder and agrees that the Mortgagee [illegible] may at Chambers or otherwise, appoint a receiver [illegible] and collect the rents, issues and profits including a reasonable [illegible] by the mortgagee and after deducting all charges and expenses attributable to [illegible] shall apply the balance of the rents, issues and profits toward the payment of the debt secured hereby.

(6) That if there is default in the payment of any part of the mortgage or of the note secured hereby, then at the option of the Mortgagee [illegible] the Mortgagee shall become immediately due and payable and the mortgage may be foreclosed. Should any legal proceeding be instituted for the foreclosure of this mortgage or should the Mortgagee become a party of any suit involving the Mortgagor [illegible] or should the debt secured hereby or any part thereof be placed in the hands of an attorney at law for collection by reason of default hereunder, all costs and expenses incurred by the Mortgagee, and a reasonable attorney's fee shall then be [illegible] demanded at the option of the Mortgagee as a part of the debt secured hereby, and may be recovered and collected hereby.

(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. [illegible] 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 14 day of November 19 77.
SIGNED, sealed and delivered in the presence of:

Marcha S. Allen (SEAL)

(SEAL)

Margaret H. Buckhiester (SEAL)

Charles L. Keeler (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 14 day of November 1977.
Charles L. Keeler (SEAL)
Notary Public for South Carolina
my comm. expires 7/24/79

Margaret H. Buckhiester

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 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 14
day of November 1977.
Charles L. Keeler (SEAL)
Notary Public for South Carolina
my comm. expires 7/24/79

Marcha S. Allen

15169

RECORDED NOV 17 1977 At 4:25 P.M.

15169

STATE OF SOUTH CAROLINA
COUNTY OF Greenville

Billy E. Allen

TO

Southern Bank and Trust Company
Box 189
Piedmont, S. C. 29673

Mortgage of Real Estate

I hereby certify that the within Mortgage has been this 17th day of November, 1977 at 4:25 P.M. recorded in Book 1416 of Mortgages page 81 As No. 15169

Register of Mesne Conveyance Greenville County

LAW OFFICES OF

$ 10,487.20
Lots 16,17,18 & Pt. 19 &20
Davis Rd., Oakvale Terrace, Gantt TP

4328 RV.2