The Mortgagor further covenants and agrees as follows:

1. That the mortgage of even date herewith between the Mortgagor and the Mortgagee, covering a certain parcel of land [illegible] the Mortgagee herein, shall be and remain a first lien on the premises described therein and herein, and that the Mortgagor will keep the said mortgage debt from time to time and all installments of principal and interest arising thereunder current and in good standing.

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 such hazards as the Mortgagee may require, in an amount not exceeding the mortgage debt, and in companies acceptable to the Mortgagee. All such policies of insurance shall be held by the Mortgagee and have attached thereto loss payable clauses in favor of the Mortgagee. In the event of loss Mortgagor will give immediate notice by mail to the Mortgagee, who may make proof of loss if not made promptly by Mortgagor, and each insurance company concerned is hereby authorized and directed to make payment for such 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 and under any other mortgage, security agreement or other instrument evidencing additional loans, advances or indebtedness to the Mortgagee by the Mortgagor, such application to be made pro rata and in the order of maturity of the installments of principal and interest, or to the restoration or repair of the property damaged.

3. That it will keep the improvements now existing or hereafter erected on the mortgaged premises in good repair and will not commit or suffer any waste thereof, and will comply with all governmental laws and regulations with respect to the mortgaged premises.

4. That it will pay, when due, all taxes, public assessments and other governmental or municipal charges, fines or impositions, for which provision has not been made hereinabove, and in default thereof the Mortgagee may pay the same, and any payment made shall be added to the debt secured hereby and be recoverable as a part thereof in any action or proceeding instituted hereunder, and shall be entitled to interest at the same rate as the mortgage debt secured hereby, unless payment of interest at such rate would be contrary to provision of law, in which event such payments shall bear interest at the highest rate allowable by law.

5. That it will assign all rents, issues and profits of the mortgaged premises to the Mortgagee as further security for the payment of the debt secured hereby, and in the event any legal proceeding is instituted in connection with this mortgage, the Mortgagee shall be entitled to the appointment of a receiver of said premises, and the Mortgagor does hereby consent to the appointment of such receiver and does hereby vest such receiver with all powers of a receiver in possession of mortgaged premises, and does further agree that such receiver may take possession of said premises and collect the rents, issues and profits therefrom, and apply the same, less reasonable costs of collection, including receiver's fees, premiums on receiver's bond, attorney's fees, costs and expenses incident to such proceeding and the operation of said premises during the pendency of such proceeding, including such reasonable allowance as the court may deem appropriate for the protection, operation and maintenance of said premises during such period, such costs and expenses to be added to the debt secured hereby and to be paid out of the rents, issues and profits when received by the receiver, all subject to the order of the court in such proceeding.

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 be immediately due and payable, and this mortgage may be foreclosed. Should any legal proceeding be instituted by the Mortgagee to foreclose this mortgage, the Mortgagee may require the Mortgagor to deliver to the Mortgagee a bond in an amount equal to one-half of the debt secured hereby, or any part thereof, to be held in the Court of Common Pleas for the County of Greenville, State of South Carolina, or at law for such time as the Court may direct, all rents and profits received by the Mortgagor, and pending such foreclosure proceeding and the execution of the judgment of sale, the Mortgagee may, at its option, require the appointment of a receiver of said premises, and the Mortgagee may be a purchaser at any such foreclosure sale, and may become the purchaser at any such sale on account of any indebtedness secured hereby, and may apply the bond or any part thereof, or any other sums received by it hereunder, on the debt secured hereby.

7. That the Mortgagee shall have the right to cure any default under this mortgage or in the note secured hereby. In the event 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 and successors 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 22nd day of November, 1977.

SIGNED, sealed and delivered in the presence of:

Winford W. Black
Sharon Harbin

Phyllis Kendall Mullinax (SEAL)
Hyde K. Mullinax (SEAL)
Janet Waldrop Mullinax (SEAL)
Janet W. Mullinax (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 mortgage instrument and that (she), with the other witness subscribed above, witnessed the execution thereof.

SWORN to before me this 22nd day of November, 1977.
Winford W. Black (SEAL)
Sharon Harbin

Notary Public for South Carolina
My Commission Expires: 3/24/87

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
22nd day of November, 1977.
Janet Waldrop Mullinax
Janet W. Mullinax (SEAL)
Winford W. Black
Notary Public for South Carolina.
My commission expires: 3/24/87

RECORDED NOV 23 1977 at 4:38 P.M.

16190

LONG, BLACK & GASTON

NOV 23 '77 16190

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

STEPHEN R. MULLINAX AND
JANET W. MULLINAX

TO

MACK D. ROGERS AND SUE N. ROGERS

Mortgage of Real Estate

I hereby certify that the within Mortgage has been this 23rd day of Nov., 1977 at 4:38 P.M. recorded in Book 1416 of Mortgages, page 779

As No.

Register of Mesne Conveyance County

$9,750.00
Lot 9 S. C. Hwy. 139(Greer-Pelham Rd.)
LONG, BLACK & GASTON
ATTORNEYS AT LAW
105 East North Street
Greenville, S.C. 29601

12-AM 8237