(3) That it will keep all improvements now existing or hereafter erected in good repair, and, in the case of a construction lian, 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.

should legal proceedings be instituted pursuant to this instrument, any judge having surisdiction may, at Chambers or otherwise, and agrees that, should legal proceedings be instituted pursuant to this instrument, any judge having surisdiction may, at Chambers or otherwise, applicat a rowner of the mortgaged premises, with full authority to take possession of the mortgaged premises and collect the rents, issues and in this 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 preceeding 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.

61. 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 Mortgager to the Mortgagee shall become immediately due and payable, and this in intege 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, 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 hereunder.

(7) That the Mortgagor shall hold and enjoy the premises above conveyed until there is a default under this mortgage or in the total secured hereby. It is the true meaning of this instrument that if the Mortgagor shall fully perform all the terms, conditions, and covernants 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.

(5) That the covenants herein contained shall bind, and the benefits and advantages shall inside to, the respective heats, executors, administrators, successors and assigns, of the parties hereto. Wherever used, the singular shall included the plural, the phiral the singular, and the use of any gender shall be applicable to all genders.

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GRIFFIN & HOW. Altorneys at Law P.O. Box 10383 Greenville, S. C. 296 Lot 28 E. Fairfield Rd	I hereby certify that the within Mortgage has been the day of	Avendly 5. Mortgage	PLEDMONT REALTY OF	HATTIE J. EVANS	DEREFER 27 ALSON

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4328 RV.

THE RESERVE

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