

The Mortgagor further covenants and agrees as follows:

- (1) That the mortgagee shall secure the Mortgagor for such further sums as may be advanced hereafter, at the option of the Mortgagor, for the payment of taxes, insurance premiums, public assessments, repairs or other purposes pursuant to the covenants herein. This mortgage shall also secure the Mortgagor for any further damages, readjustments or credits that may be made hereafter to the Mortgage by the Mortgagor so long as the total indebtedness thus created 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 itself and shall be payable on demand of the Mortgagor unless otherwise provided in writing.
- (2) That it will keep the property above described or hereafter erected on the mortgaged property as well as may be required from time to time by the Mortgagor, in good repair, and in a condition not less than the mortgage debt or in such condition as may be required by the Mortgagor and in computing a capital sum, it is agreed that all costs of repair and reasonably thereof shall be paid by the Mortgagor and the principal sum to be payable in due course of law, in the manner stipulated in the Mortgage, and that it will pay all premiums therefore when due, and that it does hereby assign to the Mortgagor the policy of insurance on the mortgaged premises and does hereby authorise the Mortgagor to cause to be made payment for a loss directly to the Mortgagor, to the extent of the balance owing on the Mortgage debt, whether due or not.
- (3) That it will keep the property above described or hereafter erected in good repair and in the course of a construction loan, that it will reconstruct the same and that it will pay all expenses and should it fail to do so the Mortgagor shall at its option enter upon and terminate, in so far as whatever repairs are necessary, and before the completion of any construction work, and pay and charge the expenses for such repairs or the completion of the same to the Mortgagor.
- (4) That it will pay when due all taxes, rents, covenants and other payments, and/or charges, fines or other impositions against the mortgaged premises. That it will comply with all environmental 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 mortgaged premises and collect the rents, issues and profits including a reasonable rental to be fixed by the Court in the event such premises are occupied by the mortgagor and after deducting all charges and expenses attending such proceeding and the execution of its trust as to cover, 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 Mortgagor, all sums then owing by the Mortgagor to the Mortgagor 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 to 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, he, or she, or otherwise, all costs and expenses incurred by the Mortgagor, and a reasonable attorney's fee, shall thereafter become due and payable immediately or on demand, at the option of the Mortgagor, 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 instrument that if the Mortgagor shall fully perform all the terms, conditions, and covenants 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.
- (8) That the covenants herein contained shall bind, and the benefits and advantages shall accrue 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 28th day of December, 1977.

Brenda L. Jones
Franklin S. Johnson

Mrs Elizabeth L. Owens (SEAL)
ELIZABETH L. OWENS
(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 his 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 the 28th day of December, 1977.

Franklin S. Johnson
Notary Public for South Carolina
My Commission Expires: 1/15/85.

Brenda L. Jones

STATE OF SOUTH CAROLINA
COUNTY OF

NO RENUNCIATION OF DOWER - MORTGAGOR A WOMAN.

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 whatsoever, renounce, release and forever relinquish unto the mortgagor(s) and the mortgagor(s') heirs or successors and assigns, all her interest and estate, and all her right and claim of dower in and to all said singular the premises within mentioned and released.

GIVEN under my hand and seal this

day of 19
(SEAL)
Notary Public for South Carolina.

RECORDED DEC 29 1977

at 4:22 P.M.

19362

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE
MRS. ELIZABETH L. OWENS
TO
SOUTHERN BANK AND TRUST
COMPANY

Mortgage of Real Estate	
LAW OFFICES OF	THOMAS C. BRISSEY, P.A.
ATTORNEY AT LAW	635 North Academy Street
Greenville, South Carolina 29601	\$5,210.56
Lot St. Hwy. 14, Highland Dr.	

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