The Mortgagor further covenants and agrees as follows:

(1) That this mortgage shall secure the Mortgagee for such further sums as may be advanced hereafter, at the option of the Mortgagee, for the payment of taxes, insurance premiums, public assessments, repairs or other purposes pursuant to the covenants herein. This mortgage shall also secure the Mortgagee for any further loans, advances, readvances or credits that may be made hereafter to the Mortgagor by the Mortgagee so long as the total indebtedness thus 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 or the Mortgagee unless otherwise provided in writing.

(2) That he will keep the improvements now existing or hereafter erected on the mortgaged property insured as may be required from time to time by the Mortgagee against loss by fire and any other hazards specified by Mortgagee, in an amount not less than the mortgage debt, or such amounts as may be required by the Mortgagee, and in companies acceptable to it, and that all such policies and renewals thereof shall be held by the Mortgagee, and have attached thereto loss payable clauses in favor of and in form acceptable to the Mortgagee, and that it will pay all premiums therefor when due, and that it does hereby assign to the Mortgagee the proceeds of any policies securing the mortgaged premises and does hereby authorize each insurance company concerned to make payment for a loss directly to the Mortgagee, to the extent of the balance owing on the Mortgage debt, whether due or not.

(3) That he will keep the improvements now or hereafter erected on said premises in good repair and in the case of a construction loan, that it will commence and complete construction promptly and should it fail to do so, the Mortgagee may, at its option, enter upon said premises, make whatever repairs are necessary, and/or complete the construction work underway, and charge the expenses for such repairs or the completion of such construction against the debt.

(4) That he will pay when due all taxes, public assessments and other governmental or municipal charges, fines or other impositions against the mortgaged premises, that he will comply with all governmental and municipal laws and regulations affecting the mortgaged premises.

(5) That he 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 for the time he shall be the Owner in the event said premises are occupied by the mortgagor, and after deducting all charges and expenses attendant to such proceeding 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.

(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 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 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 an attorney at law for collection by reason hereof, or otherwise, all costs and expenses incurred by the Mortgagee, and a reasonable attorney's fee, shall then be 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 subject to the lien of this mortgage until default hereunder or in the note secured hereby, that the Mortgagor agrees to execute any such further assurances as may be required by the Mortgagee, and that the Mortgagor shall fully perform all the terms, conditions and covenants of the mortgage, and if the Mortgagor shall pay the said note according to its tenor and shall well and truly perform all the obligations herein and therein, then this mortgage shall be utterly null and void; otherwise it shall 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 17th day of April, 1978.
SIGNED, sealed and delivered in the presence of:

Joy D. Millwood
Ronald H. Barber

Robert Hugh Smart, Jr. (SEAL)
ROBERT HUGH SMART, JR.
(SEAL)
(SEAL)
(SEAL)

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

PROBATE

Personally appeared the undersigned witness and made oath that (s)he saw the within named mortgagor sign, seal and as its act and deed deliver the within written instrument and that (s)he, with the other witness subscribed above witnessed the execution thereof.

SWORN to before me this 17th day of April, 1978.
Ronald H. Barber (SEAL)
Notary Public for South Carolina
My Commission Expires 1/15/85

Joy D. Millwood

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
17th day of April, 1978.
Ronald H. Barber (SEAL)
Notary Public for South Carolina.
My Commission Expires 1/15/85

Maria C. Smart
MARIA C. SMART

Recorded April 17, 1978 At 2:49 P.M. No. 30668

BRISSEY, LATHAN, SMITH & BARBARE, P.A.
STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

ROBERT HUGH SMART, JR.
TO
SOUTHERN BANK AND TRUST COMPANY

APR 17 1978

Mortgage of Real Estate

I hereby certify that the within Mortgage has been this 17 day of April, 1978 at 2:49 P.M. recorded in Book 1429 of Mortgages, page 67, As No. 30668

Register of Mesne Conveyance, Greenville County

LAW OFFICES OF

$10,134.00

Lot 127 West Dr. "Coleman Hgts."

4328 RV.2