

1434 919

1. The Mortgagor hereby grants and agrees as follows:

2. The Mortgagor shall secure the Mortgagee for such further sums as may be advanced thereafter, or the option of the Mortgagee, for taxes, insurance premiums, public assessments, repairs or other purposes pursuant to the covenants herein. This sum, together with the principal of the Mortgagee for any further sums, advances, readjustments or credits that may be made thereafter to the Mortgagee, shall not exceed the total indebtedness thus secured plus not exceed the original amount shown in the face hereof. All sums so advanced shall bear interest at the same rate as the mortgage debt and shall be payable on demand of the Mortgagee unless otherwise provided.

3. The Mortgagor agrees the improvements now existing or hereafter erected on the mortgaged property, incurred as may be required from time to time, to insure against loss by fire and any other hazard specified by Mortgagee, in an amount not less than the mortgage debt, and to pay all premiums thereon, to be required by the Mortgagee, and in companies acceptable to it, and that all such policies and renewals will be issued in the name of the Mortgagee, and have attached thereto has payable clauses in favor of, and in form acceptable to the Mortgagee, which will provide for payment therefrom to the Mortgagee the proceeds of any policy insuring the improvements, and the Mortgagor can hereby authorize each insurance company concerned to make payment for a loss directly to the Mortgagee, to whom the same is payable, owing on the Mortgage debt, whether due or not.

4. The Mortgagor, if improvements now existing or hereafter erected in good repair, and, in the case of a construction loan that it is necessary to complete the same, to completion without interruption, and should it fail to do so, the Mortgagee may, at its option, enter upon and remove such improvements, render the necessary, including the completion of any construction work underway, and charge the expenses for removal and removal of such construction to the mortgage debt.

5. The Mortgagor, 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.

6. The Mortgagor agrees all rents, issues and profits of the mortgaged premises from and after any default hereunder, and agrees that, during the continuance of the indebtedness to this instrument, any judge having jurisdiction may, at Chambers or otherwise, appoint a receiver to manage the premises with full authority to take possession of the mortgaged premises and collect the rents, issues and profits of the same, and to administer such proceeding and the execution of its trust as receiver, shall apply the residue of the rents, issues and profits to the payment of the debt secured hereby.

7. If there is observed 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, the debt owing by the Mortgagor to the Mortgagee shall become immediately due and payable, and this instrument, or any part hereof, shall be null and void, and any legal proceedings be instituted for the foreclosure of this mortgage, or should the Mortgagee become entitled to the same, and should the Mortgagee or the title to the premises described herein, or should the debt secured hereby, or any part thereof, be sold, or should an attorney at law be retained to sue or otherwise, all costs and expenses incurred by the Mortgagee, in connection therewith, 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.

8. The Mortgagor shall hold and enjoy the premises above described until there is a default under this mortgage or in the note secured hereby, and during the continuance of this instrument that the Mortgagee shall fully perform all the terms, conditions, and covenants contained herein, and the note secured hereby, but then this mortgage shall be utterly null and void, otherwise to remain in full force and effect.

9. The instruments herein contained shall bind, and the benefits and advantages shall inure to, the respective heirs, executors, administrators, and personal representatives, of the parties hereto. Whenever used, the singular shall include the plural, the plural the singular, and the word "he" shall be deemed applicable to all genders.

WITNESSED this day of June 1978.

Dewey Ray Robinson (SEAL)

(SEAL)

(SEAL)

(SEAL)

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

PROBATE

Personally appeared the undersigned witness and made oath that (1) he saw the within named mortgagor and the other named mortgagors sign and seal deliver the within written instrument and that (2) he, with the other witness subscribed above, witnessed the signing and sealing of the same.

1978. Kimberly S. Mallett (SEAL)

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

RENUNCIATION OF DOWER (Grantor Not Married)

I, the undersigned Notary Public, do hereby certify unto all whom it may concern, that the undersigned (1) am not married (2) my husband (my married mortgagee) respectively, did this day appear before me, and each, upon being privately and separately questioned, did declare that she does freely, voluntarily, and without any compulsion, dread or fear of any person whatsoever, release and renounce all her dower (right of survivorship) unto the mortgagee(s) and the mortgagee(s') heirs or successors and assigns, all her interest and estate, of her in and to all lands, tenements, and hereditaments of dower of, in and to all and singular the premises within mentioned and released.

Notary Public, State of South Carolina
Notary Public, County of Greenville

1978.

1978.

(SEAL)

Note: I find I am not a Notary Public.
Notary Public, County of Greenville

RECORDED JUN 13 1978

at 10:36 AM.

37357

STATE OF SOUTH CAROLINA
COUNTRY OF GREENVILLE

DEWEY RAY ROBINSON

TO

ERNEST J. HOWARD AND
RODNEY A. CULBERTSON

1. I hereby certify that the within Mortgage has been
duly recorded on the _____ day of _____ June
1978, at 10:36 A.M. recorded in
Book # 1434 of Mortgages, page 998.

Attest:

Notary Public Greenville County

4328 RV-2