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

- (3) That it will keep all improvements now existing or hereafter erected in good repair, and, in the case of a construction 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 is will pay, when duz, all taxes, public assessments, and other governmental or municipal charges, fines or other impositions against the mortgaged premises. That is will comply with all governmental and municipal taws and regulations affecting the mortgaged premises.
- (5) That it hereby assigns all rents, issues and profits of the mostgaged promises 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 other wise, appoint a receiver of the mostgaged premises, with full authority to take possession of the mostgaged premises and collect the rents, issues and profits, including a reasonable rental to be fixed by the Court in the event said premises are occupied by the mostgager and after deducting all charges and expenses attending s th 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.
- (6) That if there is a default in any of the terms, conditions, or covenants of this mertgage, or of the note secured hereby, then, at the option of the Mortgagee, all sams then owing by the Moragagor 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 insciving 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 atterney at law for collection by suit or otherwise, all costs and expenses incurred by the Mortgagee, and a reasonable attarney'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 held 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 bonefits and advantages shall inure to, the respective heirs, executors, administrators, successors and assigns, of the parties hereto. Whenever used, the singular shall included the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

Carry J. Jan	LINDA B. FRASHER	SEAL) (SEAL) (SEAL) (SEAL)
STATE OF SOUTH CAROLINA	PROBATE	
Person pager sign, seat and as its act and deed del vitnessed the execution thereof.  WORN to before me this 8th day of letery Public for South Carolina.	January 1979  (a) (SEAL)	d r ort- above
igned wite (wives) of the above named mo rately examined by me, did declare that c	RENUNCIATION OF DOWER  Indersigned Notary Public, do hereby certify up to all whom it may concern, that the crigagor(s) respectively, d'd this day appear before me, and each, upon being privately are she does freely, voluntarily, and without any compulsion, dread or fear of any person without any compulsion, dread or fear of any person without any compulsion, dread or fear of any person without any compulsion, dread or fear of any person without any compulsion, dread or fear of any person without any compulsion, dread or fear of any person without any compulsion.	nd sep-
rer, recounce, release and tolever relinqui- rest and estate, and all her right and class	ish unto the mortgagee(s) and the mortgagee's(s') heirs or successors and assigns, all him of dower of, in and to all and singular the premises within mentioned and releyted	han in
ived onder my nand and test this		
theory January	19 79  Julia D Startul  LINDA B. FRASHER	<u>/_</u>
Sthey of January  Strary Public for South Carolina.	LINDA B. FRASHER	<u></u>

4328 RV.23

O) (