[illegible] Mortgagor further covenants and agrees as follows:

1. That this mortgage shall secure the Mortgagee for such further sums of money as may be advanced hereafter at the option of the Mortgagee to the Mortgagor, or any successor in title to the Mortgaged premises herein described, for the purpose of protecting the security of this mortgage, or any part thereof, whether the original Mortgagor be still the owner of said premises at the time of such advancing or not, and all such advances made by the Mortgagee to the Mortgagor, or any successor in title to the Mortgaged premises herein described, shall bear interest at the same rate as the mortgage debt and shall be payable on demand, or as otherwise provided in writing.

2. That it will keep the improvements now existing or hereafter erected on the mortgaged premises 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 in such amounts as may be required by the Mortgagee, and in companies acceptable to the Mortgagee, and that all 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 policy insuring the mortgaged premises, and does hereby authorize each insurance company concerned to make payment for a loss covered by such policy to the Mortgagee 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 on the mortgaged premises, and all fixtures and articles of personal property now or hereafter attached to or used in connection with the mortgaged premises, insured as may be required from time to time by the Mortgagee against loss by fire and other hazards, casualties and contingencies in such manner and for such amounts as may be required by the Mortgagee, and will pay promptly when due any premiums on such insurance. That it will keep the improvements now existing or hereafter erected on the mortgaged premises, and all fixtures and articles of personal property now or hereafter attached to or used in connection with the mortgaged premises, in good repair and in tenantable condition at all times, and will not commit or suffer any waste, and will not do or suffer to be done any act which may impair the value of the premises. That it will comply with all requirements of law or municipality or agreements affecting the premises or any part thereof. That it will not permit any unlawful nuisance to exist on the premises. That it will not permit, or if permitted, will promptly repair, restore, or replace any building or improvement on the premises which may be damaged or destroyed, and will keep the premises free from all liens, except the lien of taxes not yet due and payable, and except such other liens as may be expressly permitted in writing by the Mortgagee, and will pay promptly when due any premiums, make all repairs or improvements necessary, including the completion of any construction now or hereafter in progress, and will not permit any material change in the premises without the written consent of the Mortgagee. That it will pay, or cause to be paid, the cost of 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 impositions, for which provision has not been made hereinabove, and in default thereof the Mortgagee may pay the same, and any payment made shall bear interest at the rate of eight per cent (8%) per annum until paid, and shall be secured by this mortgage. That it will pay, when due, all ground rents, if any, and all other charges, fines and impositions attributable to the mortgaged premises, and will promptly deliver to the Mortgagee receipts evidencing such payments. That it will comply with all governmental 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 that in the event that, should legal proceedings be instituted pursuant to this instrument, any judge having jurisdiction of the premises shall appoint a receiver of the mortgaged premises, such full authority to take possession of the mortgaged premises and collect the rents, issues and profits, including a reasonable rental to be paid by the Court in the event said premises are occupied by the mortgagor, and to distribute all charges and expenses attendant to such proceeding and the execution of its trust as receiver, shall apply the net income 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 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 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 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 16th day of August 19 79

SIGNED, sealed and delivered in the presence of

W. Carl Drake — Joseph Powell (SEAL)

Ruth Drake — Joseph Powell (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 16 day of August 19 79

W. Carl Drake (SEAL) — Ruth Drake

Notary Public for South Carolina.
My Commission Expires: 9/29/81

STATE OF SOUTH CAROLINA
COUNTY OF

RENUNCIATION OF DOWER MORTGAGOR IS SINGLE

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

day of 19

(SEAL)

Notary Public for South Carolina.
My commission expires:

RECORDED AUGUST 17, 1979 at 1:27 P.M.

Mortgage of Real Estate

I hereby certify that the within Mortgage has been this 17th day of August 19 79 at 1:27 P. M. recorded in Book 1477 of Mortgages, page 372 As No. 5789

Register of Mesne Conveyance Greenville County

LONG, BLACK & GASTON
ATTORNEYS AT LAW
109 East North Street
Greenville, S.C. 29601

$28,500.00
Lot 27 Tr. 1 Briarcliff Dr.

TO
THE CENTRAL BANK
P. O. Box 100
Swainsboro, Georgia
30401

5789

LONG, BLACK & GASTON
STATE OF SOUTH CAROLINA
COUNTY OF Greenville

Joseph Powell

4328 RV.2