

The Mortgagor further covenants and agrees as follows:

- (1) That the Mortgage shall secure the Mortgagor for such times and as may be allowed by law, all debts due to the Mortgagor for the payment of taxes, insurance premiums, public assessments, repairs or other purposes, provided that the amount of the Mortgage shall not exceed the amount of the principal debt on the face hereof. All such debts and other debts at the same time as the mortgage debt and shall be payable on demand of the Mortgagor, unless otherwise provided herein.
- (2) That it will keep the improvements now existing or hereafter erected on the mortgaged property, valued as may be required from time to time by the Mortgagor against loss by fire and any other hazards specified by Mortgagor, in amounts not less than the insurance premium for such amounts as may be required by the Mortgagor, and in companies acceptable to it, and that all such policies or certificates thereof shall be held by the Mortgagor, and have attached hereto, as payable clauses in favor of, and in form acceptable to the Mortgagor, so that it will pay all premiums therefor when due; and that it does hereby assign to the Mortgagor the proceeds of any policy insuring the mortgaged premises and the liability of each insurance company concerned to make 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 all improvements now existing or hereafter erected in good repair, and, in the case of a construction loan, that it will continue construction until completion without interruption, and should it fail to do so, the Mortgagor 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 it will pay, when due, all taxes, police 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.
- (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 said premises are occupied by the mortgagor and after deducting all charges and expenses attending 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 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 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 Mortgagor, and a reasonable attorney's fee, shall thereupon 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 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 December 1980

SIGNED, sealed and delivered in the presence of:

Ernest L. Sapp Jr
Mary Joann Morgan

(SEAL)

(SEAL)

(SEAL)

(SEAL)

STATE OF SOUTH CAROLINA
COUNTY OF Greenville

PROBATE

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

SWORN to before me this 17th day of December 1980.

Notary Public for South Carolina 12-1-1990
Notary Public for South Carolina 12-1-1990

Ernest L. Sapp Jr

STATE OF SOUTH CAROLINA
COUNTY OF

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 mortgagee(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 mortgagee(s) and the mortgagee(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
DEC 18 1980

at 4:23 P.M.

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