

Debtors, Mortgagee, and other persons mentioned above, do hereby make the following covenants and agreements:

1. That the Mortgagee may at any time require the payment of all or any part of the debt secured by this instrument, and the Mortgagee may, in case of non-payment, sue for the same, and serve process upon the Debtor(s) and the Mortgagee, and in case of judgment, collect the same in any court of competent jurisdiction, and the Debtor(s) shall be liable to the Mortgagee for all costs and expenses of collection, including attorney's fees, and the Debtor(s) shall remain obligated to the Mortgagee under this instrument notwithstanding the cancellation of the Mortgage debt, and shall remain liable to the Debtor(s) until the Mortgagee releases all rights and interest in the debt or the Mortgage debt is paid in full, and the Debtor(s) shall remain liable to the Mortgagee unless otherwise provided herein.

2. That it will keep the above-referenced property in good repair, and to the extent required from time to time, by the Mortgagee, pay all taxes, insurance premiums as specified by Mortgagee, in amounts not less than one-half of the mortgage debt, or in such amounts as may be required by the Mortgagee, and in manner acceptable to him, 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, for all children under the age of eighteen, and if any does hereby assign to the Mortgagee the proceeds of any policy covering 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 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 completed 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 mortgagee debt.

4. That it will pay, 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.

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 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 to 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 other wise, all costs and expenses incurred by the Mortgagee, and a reasonable attorney's fee, shall thereupon become due and payable immediately upon 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

10 day of June 1981

SIGNED, sealed and delivered in the presence of:

Debra W. Johnson *Robert Eugene Walker* (SEAL)

Robby L. Conard *Markie S. Walker* (SEAL)

(SEAL)

(SEAL)

STATE OF SOUTH CAROLINA

PROBATE

COUNTY OF

Personally appeared the undersigned witness and made oath that (s)he saw the within named mortgagor sign, seal and affix his 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

10 day of June 1981
Notary Public for South Carolina.

Debra W. Johnson

STATE OF SOUTH CAROLINA

RENUNCIATION OF DOWER

COUNTY OF

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 whatsoever, renounce, release and forever relinquish unto the mortgagor(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

10 day of June 1981
Notary Public for South Carolina.

RECORDED

JUN 18 1981

at 2:00 P.M.

I hereby certify that the within Mortgage has been filed this 18th

day of June 1981

at 2:00 P.M. recorded in Book 1544

Mortgage, page 551 A. No. 551

350-47

STATE OF SOUTH CAROLINA

COUNTY OF

TO

\$4,586.28
Lot 257 Chatham Dr.
Augusta Acres
Greenville County
Request of Monee Conveyance

X 350-47
July 18 1981

4328 RV-2