

11. Mortgagor further covenants and agrees as follows:

(1) That this Mortgage shall secure the Mortgagor for such further sums as may be advanced hereafter, at the option of the Mortgagor, to the payment of taxes, insurance premiums, public assessments, repairs or other purposes pursuant to the covenants herein, this Mortgage shall also secure the Mortgagor for any further loans, advances, readvances or credits that may be made hereafter to the Mortgagor by the Mortgagor so long as the total indebtedness secured does not exceed the original amount shown on 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 Mortgagor unless otherwise provided in writing.

(2) That it will keep the improvements now existing or hereafter erected on the mortgaged property insured as may be required from time to time by the Mortgagor against loss by fire and any other hazards specified by Mortgagor, in an amount not less than the mortgage debt, or in such amounts as may be required by the Mortgagor, and in companies acceptable to it, and that all such policies and renewals thereof shall be held by the Mortgagor, and have attached thereto loss payable clauses in favor of, and in form acceptable to the Mortgagor, and 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 does hereby authorize 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, 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 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 equivalent to the other.

WITNESS the Mortgagor's hand and seal this

21st day of July

1983

Fred A. Hix (SEAL)

Susan H. Hix (SEAL)

Susan H. Hix (SEAL)

(SEAL)

STATE OF SOUTH CAROLINA

PROBATE

COUNTY OF GREENVILLE

I, the undersigned Notary Public, do hereby certify unto all whom it may concern, that the within named mortgagee, signed and sealed as set out and dated below, the within written instrument and that is he with the other witness subscribed above witnessed the execution thereof.

SWORN to before me on the 21st day of July 1983.

Notary Public for South Carolina (SEAL)

Diane W. Kennedy

STATE OF SOUTH CAROLINA

RENUCATION OF DOWER

COUNTY OF GREENVILLE

I, the undersigned Notary Public, do hereby certify unto all whom it may concern, that the undersigned wife, owner of the above named mortgagee, 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, deed or feu of any person whatsoever, ressource, release and forever renounce her right and title to the property in the above named mortgagee, her heirs to successors and assigns, all her interest and estate, and all her right and claim of dower of, in, to, and over the premises within mentioned and released.

GIVEN under my hand this

21st day of July 1983

Susan H. Hix

Notary Public for South Carolina (SEAL)

Diane W. Kennedy

STATE OF SOUTH CAROLINA

RENUCATION OF DOWER

COUNTY OF GREENVILLE

I, FRED A. HIX AND SUSAN H. HIX, wife

GRANVILLE COUNTY RECORDING OFFICE

AUTHORITY

TO

RECORDED IN THE GRANVILLE COUNTY RECORDING OFFICE

ON THE 21ST DAY OF JULY 1983

IN THE NAME OF FRED A. HIX AND SUSAN H. HIX

RECORDED IN THE GRANVILLE COUNTY RECORDING OFFICE

ON THE 21ST DAY OF JULY 1983

IN THE NAME OF FRED A. HIX AND SUSAN H. HIX

RECORDED IN THE GRANVILLE COUNTY RECORDING OFFICE

ON THE 21ST DAY OF JULY 1983

IN THE NAME OF FRED A. HIX AND SUSAN H. HIX

Mortgage of Real Estate
Dated this 21st day of July 1983
At the office of Diane W. Kennedy
LAW OFFICES OF
Diane W. Kennedy
100 Main Street
P.O. Box 100
Greenville, SC 29601
Counties