(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 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 it, and 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 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 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 directly to the Mortgagee, to the extent of the balance owing on the Mortgage debt, whether due or not.

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(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 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 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 mortgager and after deducting all charges and expenses attending such 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 mortgage, or of the note secured hereby, then, at the option of the Mortgagee, all sums then owing by the Mortgager 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.

| (C) That the covers | igns, of the parties i | d shall hind and | d the benefi | ts and advantages shall inure to, the ingular shall included the plural, the | he respective | heirs, executors, | adminis- ise of any |
|--|--|--|---|--|--------------------------------|--|---------------------------------------|
| WITNESS the Mortgagor's | | s lst | day of | June 19 8 | 4. | | |
| Misido & | 4. 1000ber |) | | RICHARD JOHNSON | nuso | 3 | _ (SEAL) |
| Ja Ca | | | | Brenda R. Johnson | Joka | 000 | _ (SEAL) |
| STATE OF SOUTH CAR | OLINA) | | | PROBATE | • | | |
| COUNTY OF GREEN | , | onally appeared th | ne undersigne | d witness and made oath that (s)he | saw the with | in named mortg | agor sign, |
| thereof. | ed deliver the withi | in written instrun | nent and tha | t (s)he, with the other witness su | bscribed abov | e witnessed the | execution |
| SWORN to before me thi | s 1st gy of | June | . 19 | 84. Kinda H | Bon | haz | |
| Notary Public for South My Commission Expires | | 7/4/2 | 9 | | , | | |
| STATE OF SOUTH CAR | OLINA) | | | RENUNCIATION OF DOWE | R | | _ |
| COUNTY OF GREENVI | , | d: a d .V | Duklin Ja | banka andiformata all subara is a | | | |
| did declare that she does fi | d mortgagor(s) respect reely, voluntarily, and pagee(s) and the mo | ctively, did this d nd without any co ortgagee's(s') heirs | lay appear be ompulsion, dr s or successo | hereby certify unto all whom it me fore me, and each, upon being pri- ead or fear of any person whome ors and assigns, all her interest and ad released. | vately and se soever, renou | parately examine ince, release and | d by me, d forever |
| GIVEN under my hand and | d seal this | | | B O. F | 3 1.1 | 1-000 | |
| st daylor June | Cui | 9 84. | (SEAL) | Brenda R. Jo | hnson | SWART T | |
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