(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 correspletion 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 constructions 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 in stituted 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 preceding 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 hereurader.

(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 meanings 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 included the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

GNED, sealed and delivered	and and seal this 29th I in the presence of:	Shuly Jean Hou	(SEAL) (SEAL) (SEAL) (SEAL)
TATE OF SOUTH CAROL OUNTY OF GREENVII eal and as its act and deed hereof. WORN to before me this Sotary Public for South Carol	Personally appeared deliver the within written instance and the second s	II: RA	DOVE WITHERSEL THE EXECUTOR
My Commission Expir	res: January 24. 19	RENUNCIATION OF DOWER otary Public, do hereby certify unto all whom it may concern is day appear before me, and each, upon being privately and	n, that the undersigned wife
id declare that she does free clinquish unto the mortgage f dower of, in and to all a	ely, voluntarily, and without an ee(s) and the mortgagee's(s') land singular the premises with	neirs or successors and assigns, all her interest and estate,	nounce, release and forever
d declare that she does free linquish unto the mortgage dower of, in and to all a	ely, voluntarily, and without an ee(s) and the mortgagee's(s') land singular the premises with	neirs or successors and assigns, all her interest and estate,	nounce, release and forever
lid declare that she does free elinquish unto the mortgage of dower of, in and to all a GIVEN under my hand and so	ely, voluntarily, and without an ee(s) and the mortgagee's(s') land singular the premises with eal this	neirs or successors and assigns, all her interest and estate,	nounce, release and forever