#11185

The Mortgagor further covenants and agrees as follows:

Notary Public for South Carolina.

- (1) That this mortgage shall secure the Mortgages for such fur ther sums as may be advanced hereafter, of the option of the Mortgages, for the payment of taxes, insurance-premiums, public assessments, repairs or other purposes pursuant to the covenants herein. This mortgage shall also secure the Mortgages for any further loans, advances, readvances or credits that may be made hereafter to the Mortgages by the Mortgages so long as the total indebtedness thus secured does not exceed the original amount shown on the face hereof. All sums so advanced shall beer interest at the same rate as the mortgage debt and shall be payable on demand of the Mortgages 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 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 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 crected in good repair, and, in the case of a construction loan, that it will continue construction until completion without interruption, and should if fail to do so, the Mortgages 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 promises 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 Moragager 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.
- (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.

	NESS the Mortgagor's hand and s IED, scaled and delivered in the p			19 63	
	Francisco B.	Hick	Francy &	J. Kloner Vancy	(SEAL)
			•		(SEAL)
cou	TE OF SOUTH CAROLINA  NTY OF GREEVILLE  Prign, seal and as its act and de	ersonally appeared the used deliver the within writte	PROBA	nade oath that (s)he saw	the within named mort- itness subscribed above
swo	RN to before me this 15 day	. October	163. (H.)		
	TE OF SOUTH CAROLINA		RENUNCIATION	OF DOWER	
arate	i, t ed wife (wives) of the above namely ely examined by me, did declare , renounce, release and forever re at and estate, and all her right an	that she does freely, volur	y, did this day appear be starily, and without any c so(s) and the mortgages'	iforo me, and each, upor compulaion, dread or fea s(s') heirs or successors	i being privately and sep- r of any person whomso- and assigns, all her in-
	EN under my hand and seal this				
15	day of October	19 63.		icy Il. Han	· · · · · · · · · · · · · · · · · · ·

Recorded October 15, 1963 at 2:24 P. M.