The Mortgagor further covenants and agrees as follows:

Notary Public for South Carolina.

Recorded Mar. 3, 1969 at 11:46 A. M., #20682.

- (1) That this mortgage shall secure the Mortgages for such further sums as may be advanced hereafter, at 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 so long as the total indebtedness thus secured does not exceed the original amount shown on the face 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 Mortgaged against loss by fire and any other hazards specified by Mortgaged, in an amount not less than the mortgage debt, or in such amounts as may be required by the Mortgaged, and in companies acceptable to it, and that all such policies and renewals thereof shall be held by the Mortgaged, and have attached therefo loss payable clauses in favor of, and in form acceptable to the Mortgaged, and that it will pay all premiums therefor when due; and that it does hereby assign to the Mortgaged 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 Mortgaged, 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 confinue construction until completion without interruption, and should it fail to do so, the Morrgages 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 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 Moragagor 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 coverants 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 assens, 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.—

| WITNESS the Mortgagor's hand and seal this SIGNED, sealed and delivered in the presence of: | day of March 19 69 | |
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| 20 They | Mumie Lee Herel | (SEAL) |
| side & Harbin | and the control of th | (SEAL) |
| | | (SEAL) (SEAL) |
| STATE OF SOUTH CAROLINA | PROBATE | * |
| gagor sign, seal and as its act and seed, deliver the wit | ed the undersigned witness and made oath that (s)he saw the within ne thin written instrument and that (s)he, with the other witness subscri | bed above |
| gagor sign, seal and as its act and deed deliver the wit witnessed the execution thereof. SWORN to before me this day of March | thin written instrument and that (s)he, with the other witness subscri | bed above |
| gagor sign, seal and as its act and deed deliver the wit witnessed the execution thereof. SWORN to before me this day of March | thin written instrument and that (s)he, with the other witness subscri | med norr- |
| gagor sign, seal and as its act and deed deliver the with withessed the execution thereof. SWORN to before me this day of March Notary Public for South Cereffiel CAROLINA MY COMMISSION DEFINES AUGUST 16, 1977 | 19 69 NOT NECESSA | RY - |
| gagor sign, seal and as its act and deed deliver the wit witnessed the execution thereof. SWORN to before me this day of March Notary Public for South Caronial Carolina MY COMMITTION DAPIRES AUGUST 16, 1977 STATE OF SOUTH CAROLINA COUNTY OF | 19 69 RENUNCIATION OF DOWER NOT NECESSA MORTGAGOR W | RY - |
| gagor sign, seal and as its act and deed deliver the wit witnessed the execution thereof. SWORN to before me this day of March Notary Public for South Caroffiel CAROLINA NOTATE OF SOUTH CAROLINA COUNTY OF i, the undersigned is signed wife (wives) of the above named mortgagor(s) rearetly examined by me, did declare that she does free ever renounce, release and forever relinquish unto the | 19 69 NOT NECESSA | RY OMAN the under- ly and sep- m whomson |
| gagor sign, seal and as its act and deed deliver the with witnessed the execution thereof. SWORN to before me this day of March Notary Public for South Caroffiel CAROLINA INT COMMINSION EXPIRES AUGUST 16, 1977 STATE OF SOUTH CAROLINA COUNTY OF I, the undersigned is signed wife (wives) of the above named mortgagor(s) rearriely examined by me, did declare that she does free ever renounce, release and forever relinquish unto the | RENUNCIATION OF DOWER NOT NECESSA MORTGAGOR W Notary Public, do hereby certify unto all whom it may cencers, that respectively, did this day appear before me, and each, upon being private rely, voluntarily, and without any compulsion, dread or feer of any persent in mortgages(s) and the mortgages (s') heirs or successors and assigns. | RY OMAN the under- ly and sep- m whomson |