

The Mortgagee hereby covenants and agrees as follows:

- (1) That this mortgage shall secure the payment of the principal of the loan, the payment of taxes, insurance premiums, and the payment of interest on the loan, and shall secure the Mortgagee for any further loans, advances, or payments made by the Mortgagee to the Mortgagor, and shall be paid by the Mortgagor in equal payments of principal and interest at the same rate as the mortgage debt and shall be paid by the Mortgagor to the Mortgagee.
- (2) That it will keep the mortgaged premises insured against fire and theft by the Mortgagee's agent, for the full amount of the value of the premises, in such amounts as may be required by the Mortgagee, and the Mortgagee shall hold by the Mortgagee, and have attached thereto, all policies of insurance covering all premises (thereof) and that it shall pay the cost of such insurance, and hereby authorizes each insurance company contained in such policies to pay to the Mortgagee the Mortgage debt, whether due or not.
- (3) That it will keep all improvements now being or hereafter made on the mortgaged premises, and will cause the same to be completed, and will cause the same to be made, and will make whatever repairs are necessary, including the completion of any improvements, for the completion of such construction to the mortgage debt.
- (4) That it will pay, when due, all taxes, public assessments, and other payments which are or may be levied or assessed against the mortgaged premises. That it will comply with all governmental laws and regulations which apply to the mortgaged premises.
- (5) That it hereby assigns all rents, issues and profits of the mortgaged premises, and should legal proceedings be instituted pursuant to this instrument, for the purpose of the mortgaged premises, with full authority to take possession of the mortgaged premises, and reasonable rental to be fixed by the Court in the event such possession is required, and attending such proceeding and the execution of its trust as receiver, shall, at the making of the deed, be deemed to have been assigned to the Mortgagee, and shall be secured hereby.
- (6) That if there is a default in any of the terms, conditions or covenants of this mortgage, or if the Mortgagee should foreclose, all sums then owing by the Mortgagor to the Mortgagee shall become due and payable immediately, and the Mortgagee shall have the right to foreclose. Should any legal proceedings be instituted for the foreclosure of this mortgage, or should the debt secured hereby in 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 amount thereupon become due and payable immediately or on demand, at the option of the Mortgagee, as a part of the debt secured hereby, and shall be recovered and collected hereunder.
- (7) That the Mortgagor shall hold and enjoy the premises above conveyed and there is a default under this mortgage or in the case hereinbefore, it is the true meaning of this instrument that if the Mortgagor shall fully perform all the terms, conditions, and covenants of this mortgage, and of the notes secured hereby, that then this mortgage shall be utterly null and void, otherwise to remain in full force and effect.
- (8) That the covenants herein contained shall bind, and the benefits and advantages shall inure to, the respective heirs, personal representatives, 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 applicable to all genders.

WITNESS the Mortgagor's hand and seal this 1st day of February 1971.

SIGNED, sealed and delivered in the presence of:
C. V. [Signature]
S. R. [Signature]

Nellie Burns Chapman (SEAL)
Nellie Burns Chapman (SEAL)
[Signature] (SEAL)
[Signature] (SEAL)

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

PROBATE

Personally appeared the undersigned witness and made oath that she saw the within named mortgagor sign, seal and as its act and deed deliver the within written instrument and that (s)he, with the other witness subscribed above witnessed the execution thereof.

SWORN to before me this 1st day of February 1971.

C. V. [Signature] (SEAL)
Notary Public for South Carolina
My Commission Expires: 11-18-80

S. R. [Signature]

STATE OF SOUTH CAROLINA
COUNTY OF

NO RENUNCIATION OF DOWER WOMAN MORTGAGOR

I, the undersigned Notary Public, do hereby certify unto all whom it may concern, that the undersigned wife (wives) of the above named mortgagor(s) 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, dread or fear of any person whatsoever, renounce, release and forever relinquish unto the mortgagor(s) and the mortgagor(s)' heirs or successors and assigns, all her interest and estate, and all her rights and claims of dower of, in and to all and singular the premises within mentioned and released.

GIVEN under my hand and seal this
day of 19
[Signature] (SEAL)

Notary Public for South Carolina
Recorded Feb. 2, 1971 at 3:11 P. M. #17895