

The Mortgagor further covenants and agrees as follows:

- (1) That this Mortgage shall secure the Mortgagor's full unpaid balance of and all sums thereafter due and payable by the Mortgagor upon the principal sum of \$10,000.00, and shall also secure the Mortgagor for any further loans advanced by the Mortgagor, and that the principal sum of \$10,000.00, and all sums thereafter due and payable by the Mortgagor, shall be paid to the Mortgagor at the same rate as the mortgage debt and shall be payable in monthly installments.
- (2) That it will keep the improvements now existing or hereafter erected on said property, and, in the case of a construction loan, shall be held by the Mortgagor against loss by fire and any other hazard, and shall have insurance thereon, and shall pay all premiums thereon, in such amounts as may be required by the Mortgagor, and shall have attached thereto loss payable clauses in favor of and in favor of the Mortgagor, and shall hold by the Mortgagor, and have attached thereto loss payable clauses in favor of and in favor of the Mortgagor, and shall pay all premiums therefor when due; and that it does hereby agree to the Mortgagor to make payment to the insurance company concerned, and thereby authorize each insurance company concerned, to make payment for a loss directly to the Mortgagor, in the amount of the loss sustained by the Mortgage debt, whether due or not.
- (3) That it will keep all improvements now existing or hereafter erected on said property, and, in the case of a construction loan, shall be held by the Mortgagor against loss by fire and any other hazard, and shall have insurance thereon, and shall pay all premiums thereon, in such amounts as may be required by the Mortgagor, and shall have attached thereto loss payable clauses in favor of and in favor of the Mortgagor, and shall hold by the Mortgagor, and have attached thereto loss payable clauses in favor of and in favor of the Mortgagor, and shall pay all premiums therefor when due; and that it does hereby agree to the Mortgagor to make payment to the insurance company concerned, and thereby authorize each insurance company concerned, to make payment for a loss directly to the Mortgagor, in the amount of the loss sustained by the Mortgage debt, whether due or not.
- (4) That it will pay, when due, all taxes, public assessments, and other assessments, and all charges, for water, gas, and electric power, on the mortgaged premises. That it will comply with all governmental and other 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 by the Mortgagor, and should legal proceedings be instituted pursuant to this instrument, any judge or justice of the peace 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, and to receive reasonable rental to be fixed by the Court in the event said premises are occupied by the receiver, and after deducting all charges and expenses attending such proceeding 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 Mortgagor, all sums then owing by the Mortgagor to the Mortgagor 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 Mortgagor 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 Mortgagor, and a reasonable attorney's fee, shall thereupon become due and payable immediately or on demand, at the option of the Mortgagor, 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 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 4th day of June 1971.

SIGNED, sealed and delivered in the presence of:

W. D. Johnson
Dick Russell

Johnson W. Cagle (SEAL)
Dick Russell (SEAL)

_____ (SEAL)

STATE OF SOUTH CAROLINA

PROBATE

COUNTY OF Greenville

Personally appeared the undersigned witness and made oath that (s)he saw the within named mortgagor sign, seal and affix his 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 4th day of June 1971.

Notary Public for South Carolina.

My Commission Expires: 12/16/80

_____ (SEAL)

STATE OF SOUTH CAROLINA

MORTGAGOR WOMAN

COUNTY OF

RENUCATION OF DOWER

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 right and claim 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

Notary Public for South Carolina.

Recorded June 4, 1971 at 9:48 A.M., #29326.