The Mortgagor further covenants and agrees as follows:

(1) That this mortgage shall secure the Mortgagee, for the payment of taxes, insurance premiums, [illegible] This mortgage shall also secure the Mortgagee for any further loan, advance, readvance, or credit that may be made hereafter to the Mortgagor by the Mortgagee to the original principal amount of [illegible] hereof. All sums so advanced shall bear interest at the rate [illegible] unless otherwise provided in writing.

(2) That it will keep the improvements now existing or hereafter erected on the mortgaged premises insured as may be required from time to time by the Mortgagee against such hazards as the Mortgagee may require, in an amount not exceeding the mortgage debt, or in such amounts as may be required by the Mortgagee, and that it will keep the insurance policy required hereunder in such company or companies as may be acceptable to the Mortgagee. All such policies or renewals thereof shall be held by the Mortgagee, and have attached thereto loss payable clauses in favor of and acceptable to the Mortgagee, and that it will pay all premiums therefor when due, and that it will promptly deliver to the Mortgagee any policy insuring the mortgaged premises and renewals thereof, and that it will promptly pay any premium due for any policy insuring the mortgaged premises upon demand by the holder of the mortgage debt, and in default thereof the Mortgagee may pay the premium or any part thereof not paid by the Mortgagor, and any such payment shall become a debt secured by this mortgage and shall bear interest at the rate [illegible] per annum from the date of such payment by the Mortgagee until paid, and that it will assign and deliver to the Mortgagee any policy insuring the mortgaged premises at least one month prior to the expiration of any policy covering the premises, and that in the event of loss it will give immediate notice to the insurance carrier and the Mortgagee, and that the Mortgagee may make proof of loss if not made promptly by the Mortgagor, and that it will assign and deliver to the Mortgagee all unexpired policies of insurance covering the premises in the event of foreclosure of this mortgage or other transfer of title to the premises in extinguishment of the debt secured hereby, and that the insurance carrier is authorized and directed to make payment for such loss directly to the Mortgagee, to the extent of the balance owing on the indebtedness, and the balance, if any, to the Mortgagor.

(3) That it will keep all improvements now existing or hereafter erected on the mortgaged premises in good repair, and that it will comply with all governmental requirements with respect to the premises, that it will continue construction until completion without interruption in the event it should commence any such improvements on the premises, that it will not permit any unlawful or objectionable use of said premises, that it will not permit any building on said premises to be vacated or left unoccupied, that it will not commit or suffer any waste, that it will not cut any timber except for its own use in the ordinary course of business, that the Mortgagee may enter upon said premises, make whatever repairs are necessary in the opinion of the Mortgagee, and that the Mortgagee may charge the expenses for such repairs or the completion of such construction to the Mortgagor and the same shall become a debt secured by this mortgage.

(4) That it will pay, when due, all taxes, public assessments, and other governmental or municipal charges, fines or impositions, for which provision has not been made hereinabove, and that in default thereof the Mortgagee may pay the same, and that it will promptly deliver to the Mortgagee receipts showing payment of all such items, and that any amount so paid by the Mortgagee shall become a debt secured by this mortgage and shall bear interest at the rate [illegible] per annum from the date of such payment by the Mortgagee until paid, and that it will keep and maintain all laws, ordinances, and regulations affecting the premises.

(5) That it hereby assigns all rents, issues and profits of the mortgaged premises to the Mortgagee as further security for the payment of the indebtedness hereunder, and 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 for the use and occupation of the mortgaged premises, and pay the mortgagee and after deducting all charges and expenses attending such proceedings and from time to time thereafter, apply the residue of the rents, issues and profits toward the payment of the debt secured hereby, in such manner as the Court may direct.

(6) That if there is a default in any of the terms, conditions, or covenants of this mortgage or of any note secured hereby, then at the option of the Mortgagee, all sums then owing by the Mortgagor to the Mortgagee shall immediately become 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 covered hereby, or should the debt secured hereby or any part thereof be placed in the hands of any attorney at law for collection by reason of default, all costs and expenses incurred by the Mortgagee, and a reasonable attorney's fee, shall thereupon become due and payable immediately, and shall be secured by the lien of this mortgage, 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 it remains in full force and virtue.

(8) That the covenants herein contained shall bind, and the benefits and advantages shall inure to, the respective heirs, successors, 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 April 19 72

SIGNED, sealed and delivered in the presence of:

Ethel M. Gibson (SEAL)

Deborah O. Jones

Betty Rose Gibson (SEAL)

(SEAL)

(SEAL)

(SEAL)

STATE OF SOUTH CAROLINA

COUNTY OF Greenville

PROBATE

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

SWORN to before me this 4th day of April 1972.

Grace O Floyd (SEAL)

Notary Public for South Carolina.

MY COMMISSION EXPIRES 1-25-82

Deborah O. Jones

STATE OF SOUTH CAROLINA

COUNTY OF Greenville

RENUNCIATION 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 whomsoever, renounce, release and forever relinquish unto the mortgagee(s) and the mortgagee's(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 April 19 72.

(SEAL)

Notary Public for South Carolina.

Recorded April 6, 1972 at 11:30 A. M., #26898