

The Mortgagor further covenants and agrees as follows:

- (1) That this mortgage shall secure the Mortgagee for the payment of taxes, insurance premiums, public assessments, and other governmental or municipal charges, fines or other impositions against the mortgaged premises. This mortgage shall also secure the Mortgagee for the payment of the principal and interest on the mortgage so long as the total indebtedness on the mortgage shall be secured by this mortgage unless otherwise provided in writing.
- (2) That it will keep the improvements now existing or hereafter erected on the premises insured against loss by fire and theft, and will pay the cost of such insurance, and will keep the mortgage debt, or in such amounts as may be required by the Mortgagee, and have the same held by the Mortgagee, and that it will pay all premiums thereon, and will pay all premiums on any policy insuring the mortgaged premises and debt hereby secured, and will cause the proceeds of any policy insuring the mortgaged premises and debt hereby secured to be paid directly to the Mortgagee, to the extent of the balance owing on the mortgage debt secured hereon.
- (3) That it will keep all improvements now existing or hereafter erected on the premises, and in the case of a structure, that it will continue construction until completion, and will cause the same to be insured against fire and theft, and will pay the cost of such insurance, and will pay all premiums thereon, and will pay all premiums on any policy insuring the mortgaged premises and debt hereby secured, and will cause the proceeds of any policy insuring the mortgaged premises and debt hereby secured to be paid directly to the Mortgagee, to the extent of the balance owing on the mortgage debt secured hereon.
- (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 the premises are occupied by the mortgagor and after deducting all charges and expenses attending such proceeding and the amount of the debt secured hereby, 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 Mortgagor 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 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 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 JUNE 1972

SIGNED, sealed and delivered in the presence of:
W.R. Woods
J. Mack Woods

D. D. Clary (SEAL)
D. D. CLARY (SEAL)
(SEAL)
(SEAL)

STATE OF SOUTH CAROLINA }
COUNTY OF GREENVILLE }

PROBATE

Personally appeared the undersigned witness and made oath that (s)he saw the within named mortgagor sign (see) 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 JUNE 1972

Edgar Lewis Vaughn (SEAL)
Notary Public for South Carolina
MY COMMISSION EXPIRES MARCH 27, 1978

W.R. Woods

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 whatsoever, renounce, release and forever relinquish unto the mortgagor(s) and the mortgagee(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 related.

GIVEN under my hand and seal this 1st day of JUNE 1972
J. Mack Woods (SEAL)
Notary Public for South Carolina
commission expires 1-7-81

Mrs. Freddie M. Clary

Recorded June 2, 1972 at 10:23 A. M., #32998