

The Mortgagor further covenants and agrees:

- (1) That this mortgage shall secure the payment of the principal and interest thereon, for the payment of taxes, assessments, and other charges, for the payment of which the Mortgagor shall also secure the property hereunder by the Mortgagor so long as the same shall be owned by the Mortgagor hereof. All sums so advanced shall bear interest at the rate of \_\_\_\_\_ per annum unless otherwise provided in writing.
- (2) That it will keep the improvements now existing on the premises, and from time to time by the Mortgagor, in such amount as may be required to pay the mortgage debt, or in such amount as may be required to pay the interest thereon, and the repairs thereof shall be held by the Mortgagor, and that it will pay all premiums on any policy insuring the mortgaged premises and shall pay the same directly to the Mortgagor, to the extent of the balance owing on the mortgage.
- (3) That it will keep all improvements now existing on the premises, and that it will continue construction until completion, and shall pay the same, and charge the expenses for such repairs or the completion of such and repairs, to the Mortgagor.
- (4) That it will pay, when due, all taxes, public assessments, and other charges against the mortgaged premises. That it will comply with all governmental and municipal regulations and ordinances applicable to the premises.
- (5) That it hereby assigns all rents, issues, and profits of the premises, and that, should legal proceedings be instituted pursuant to this instrument, the Mortgagor, or its heirs, assigns, administrators, successors, or assigns, shall appoint a receiver of the mortgaged premises, and shall pay to the receiver all rents, issues and profits, including a reasonable amount for the expenses of the receiver and after deducting all charges and expenses attending the same, the residue of the rents, issues and profits toward the payment of the mortgage debt.
- (6) That if there is a default in any of the terms, conditions, or covenants of this mortgage, 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 debt secured hereby 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 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 debt 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, assigns, 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 24th day of October 1972  
 SIGNED, sealed and delivered in the presence of:  
Linda D. Lewis (SEAL)  
Ronald K. Edmund (SEAL)  
Carl H. Russell (SEAL)  
Elizabeth S. Russell (SEAL)

STATE OF SOUTH CAROLINA PROBATE  
 COUNTY OF Greenville  
 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 (she, with the other witnesses subscribed above witnessed the execution thereof.  
 SWORN to before me this 24 day of October 1972  
Ronald K. Edmund (SEAL)  
Linda D. Lewis  
 Notary Public for South Carolina  
 My Commission Expires Sept. 27, 1977

STATE OF SOUTH CAROLINA  
 COUNTY OF Greenville  
 RENUNCIATION OF DOWERS  
 I, the undersigned Notary Public, do hereby certify that all above named mortgagor, and the undersigned wife (wives) of the above named mortgagor(s) respectively, did this day appear before me, and being duly and separately examined by me, did declare that she does freely, voluntarily, and without any compulsion, duress or fear of any nature whatsoever, renounce, release and forever relinquish unto the mortgagor(s) and the mortgagor's(s) heirs, assigns, administrators 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 stated.  
 GIVEN under my hand and seal this 24th day of October 1972  
Ronald K. Edmund (SEAL)  
Elizabeth S. Russell  
 Notary Public for South Carolina  
 My Commission Expires Sept. 27, 1977 Recorded - October 25, 1972 in 10117 & 1111 1125