

1. That this mortgage shall secure the Mortgagee for such further sums as may be advanced hereafter, at the option of the Mortgagee, for the payment of taxes, insurance premiums, public assessments, repairs or other purposes pursuant to the covenants herein. This mortgage shall also secure the Mortgagee for any further loans, advances, refinances or credits that may be made hereafter to the Mortgagor by the Mortgagee so long as the total indebtedness thus secured does not exceed the original amount secured hereunder. All sums so advanced shall bear interest at the same rate as the mortgage debt and shall be payable on demand of the Mortgagee unless otherwise provided in writing.

2. That it will keep the improvements now existing or hereafter erected on the mortgaged property insured as may be required from time to time by the Mortgagee against loss by fire and any other hazards specified by Mortgagee, in an amount not less than the mortgage debt, or in such amounts as may be required by the Mortgagee, and in companies acceptable to it, and that all such policies and renewals thereof shall be held by the Mortgagee, and have attached thereto loss payable clauses in favor of, and in form acceptable to the Mortgagee, and that it will pay all premiums therefor when due, and that it does hereby assign to the Mortgagee the proceeds of any policy insuring the mortgaged premises and does hereby authorize each insurance company insured to make payment for a loss directly to the Mortgagee, to the extent of the balance owing on the Mortgage debt, whether or not.

3. That it will keep all improvements now existing or hereafter erected in good repair, and in the case of a construction loan that it will not be construction in completion without authorization, and should it fail to do so, the Mortgagee may at its option cause such premises, make whatever repairs are necessary, including the completion of any construction work not begun, and charge the expenses for such repairs or the completion of such construction to the mortgagor's debt.

4. That it will pay, when due, all taxes, public assessments, and other governmental or municipal charges, taxes or other assessments 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 thereof at the time of the institution, appoint a receiver of the mortgaged premises, or the full authority to take possession of the mortgaged premises and collect the rents, issues and profits, including a reasonable rental to be paid by the mortgagor in the event said premises are occupied by the mortgagor and after deducting all charges and expenses attending such proceedings 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 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 or 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 Mortgagee shall hold and enjoy the premises above described until there is a default under this mortgage or in the note secured hereby. If at the time of the recording of this instrument the Mortgagee shall fully perform all the terms, conditions, and covenants of the mortgage, and of the note secured hereby, 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 herein. 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 Mortgagee's hand and seal this 10th day of NOVEMBER 1977

SIGNED, sealed and delivered in the presence of:

Robert W. Hays  
Nicholas A. Jacobs  
Robert W. Hays  
Nicholas A. Jacobs

Willie J. Frazier  
Aurilla S. Frazier

SEAL  
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, 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 15 day of NOVEMBER 1977

Nicholas A. Jacobs  
Notary Public for South Carolina  
My Commission Expires: 4/13/84

SEAL: Robert W. Hays

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, wife of the above named mortgagor or 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, 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 15 day of NOVEMBER 1977.

Nicholas A. Jacobs  
Notary Public for South Carolina  
My commission expires 4/15/84

SEAL: Aurilla S. Frazier  
SEAL: Nicholas A. Jacobs

RECORDED DEC 20 1977 At 4:17 P.M. 18763

I hereby certify that the within Mortgage has been this 20th day of December 1977 at 4:17 P.M. recorded in Book 2119 of Mortgages, page 112.

As No. \_\_\_\_\_

Register of Mortgages Greenville County

W. A. Smith & Co., Office Supplies, Greenville, S.C.  
Form No. 112 4M-8/74

\$4,919.00  
Lot, an unnamed st.

THE GREENVILLE COUNTY REDEVELOPMENT AUTHORITY

Mortgage of Real Estate

TO

WILLIE J. FRAZIER AND AURILLA S. FRAZIER

DOUGLAS F. DENT  
STATE OF SOUTH CAROLINA  
COUNTY OF GREENVILLE  
DEC 20 1977

4328 RV.2