

The Mortgagee further covenants and agrees as follows:

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

(2) That it will keep the premises subject to this mortgage or hereafter created 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 a contract not less than the mortgage debt, or any part thereof, and the Mortgagee and its assigns a capital to that end that all such policies and proceeds thereof shall be held by the Mortgagee until the debt is paid. It shall pay the claims in favor of and in full amount payable to the Mortgagee, and that it will pay all premiums therefor which shall be paid by a sign to the Mortgagee the proceeds of any policy insuring the mortgaged premises shall be paid directly to the Mortgagee, to the extent of the balance owing on the Mortgage debt, whether or not a claim is made.

(3) That it will keep the premises subject to this mortgage or hereafter created in good repair, and in the case of a covenant to do so, that it will cause the same to be repaired, reconstructed, reconstructed, and should it fail to do so, the Mortgagee may, at its option, enter upon said premises, make and carry out any repairs, reconstruction, or reconstruction work underway, and charge the expenses for such repairs or the completion of such work to the Mortgagee.

(4) That it will pay all taxes, assessments, and other governmental or municipal charges, fines or other impositions against the mortgaged premises. It will comply with all laws and municipal laws and regulations affecting the mortgaged premises.

(5) That it hereby waives all rights, claims 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 paid to the Court 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 Mortgagee 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 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 Mortgagee 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 Mortgagee's hand and seal this 6th day of January, 1978. SIGNED, sealed and delivered in the presence of:

James J. Baker (Signature)
Dorothy Baker (Signature)
James B. Flinckingshelt Sr. (Signature)
Lucy V. Flinckingshelt (Signature)
(SEAL)
(SEAL)
(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 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 6th day of January, 1978.
David L. Jones (Signature) (SEAL)
Notary Public for South Carolina
My Commission Expires: May 8, 1979

STATE OF SOUTH CAROLINA } RENUNCIATION OF DOWER
COUNTY OF GREENVILLE }
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 6th day of January, 1978
David L. Jones (Signature) (SEAL)
Notary Public for South Carolina
My Commission Expires: May 8, 1979
Lucy V. Flinckingshelt (Signature)

At 11:42 A.M. 20252
BANKERS TRUST AT GREENVILLE, SOUTH CAROLINA.
TO
North Hills Shopping Center
Post Office Box 608
Greenville, South Carolina 29602
Mortgage of Real Estate
hereby certify that the within Mortgage has been this 6th day of January, 1978
at 11:42 A.M. recorded in Book 1420 of Mortgages, page 349. As No.
Request of Minute Conveyance Greenville County
LAW OFFICES OF
\$9,140.40
Lot Melody Dr. Paris Mtn Tp

Mail to: J. Baker
P.O. Box 151, Greenville, S.C. 29602
JAN 6 1978

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