

The Mortgagor further covenants and agrees as follows:

(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, realties or other sums that may be made hereafter by the Mortgagee to the Mortgagor so long as the total indebtedness therefor shall not exceed the original amount shown on the face hereof. 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 premises free from any existing or hereafter created or to be created on the mortgaged property, as well as may be required from time to time by the Mortgagee, from any fire and any other hazards specified by Mortgagee, in an amount not less than the mortgage debt, or any other sums advanced hereunder by the Mortgagee, and in companies acceptable to it, and that all such policies and renewals thereof shall be held by the Mortgagee, and that all such policies shall be payable to the Mortgagee, and that it will pay all amounts thereunder when the same shall be lawfully assigned to the Mortgagee, and the power of assignment of such policies to the Mortgagee shall be binding on the Mortgagor, and the Mortgagor shall be bound to make payment for a loss directly to the Mortgagee, to the extent of the balance owing on the mortgage debt, whether or not the loss is covered by such policy.

(3) That it will keep the premises in good repair and in the case of a construction loan, that it will complete the construction of the premises, and should it fail to do so, the Mortgagee may, at its option, enter upon said premises, make and complete any repairs necessary for the completion of any construction work underway, and charge the expenses for such repairs or the completion of such construction to the Mortgagor.

(4) That it will comply with all governmental and municipal laws and regulations affecting the mortgaged premises.

(5) That it hereby waives all claims, 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 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, the amount due 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 person, at law or in equity, 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 Mortgagee shall hold and enjoy the premises above conveyed until there is a default in this mortgage or in the note secured hereby. It is further covenanted and agreed 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 4th day of April 1978. SIGNED, sealed and delivered in the presence of:

Janette C. Hendrix (Signature)
Ronald J. Suber (Signature)

Joseph L. Kennedy (Signature) (SEAL)
JOSEPH L. KENNEDY (SEAL)
(SEAL)
(SEAL)

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

PROBATE

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 (s)he, with the other witness subscribed above witnessed the execution thereof.

SWORN to before me this 4th day of April 1978.

Ronald J. Suber (Signature) (SEAL)
Notary Public for South Carolina
My Commission Expires: 1/15/85

Janette C. Hendrix (Signature)

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 mortgagor(s) and the mortgagor(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

4th day of April 1978
Ronald J. Suber (Signature) (SEAL)
Notary Public for South Carolina
My Commission Expires: 1/15/85

Jennifer H. Kennedy (Signature)
JENNIFER H. KENNEDY

RECORDED APR 5 1978 at 12:20 P.M. 29376

Mortgage of Real Estate
I hereby certify that the within Mortgage has been this 5th day of April 1978 at 12:20 P.M. recorded in Book 1428 of Mortgage page 40. As No. 40. Registered of Messrs' Conveyors' Greenville County. LAW OFFICES OF \$8,000.00 Lot 23, "Pinhaven Acres"

JOSEPH L. KENNEDY
TO
RAY D. LATHAN

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

BRISSEY, LATHAN, SMITH & BARRON, L.L.A.