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 purchase of taxes, insurance premiums, assessments, repairs or other purposes pursuant to the covenants herein. This mortgage shall also secure the Mortgagee for any further loan, advance, readvance or credit that may hereafter be made to the Mortgagor by the Mortgagee so long as the total indebtedness thus secured does not exceed the original amount shown on the face hereof. All sums advanced shall bear interest at the same rate as the mortgage debt and all 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 such hazards as the Mortgagee may require, and in an amount not less than the maximum debt or liability secured by this mortgage, and in companies acceptable to the Mortgagee, 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 promptly when due any premiums on such insurance. In the event of loss, Mortgagor will give immediate notice by mail to the Mortgagee, who may make proof of loss if not made promptly by Mortgagor, and each insurance company concerned is hereby authorized and directed to make payment for such loss directly to the Mortgagee, instead of to the Mortgagor and Mortgagee jointly, and the insurance proceeds, or any part thereof, may be applied by Mortgagee at its option either to the reduction of the indebtedness hereunder or to the restoration or repair of the property damaged. In the event of foreclosure of this mortgage or other transfer of title to the mortgaged property in extinguishment of the debt secured hereby, all right, title and interest of the Mortgagor in and to any insurance policies then in force shall pass to the purchaser or grantee.

(3) That it will keep the improvements now existing or hereafter erected on the mortgaged property in good repair and will not commit or suffer any waste of the property and that it will comply with all requirements of law or municipality or other governmental agency with respect to the property and the use thereof. Should it fail to do so, the Mortgagee may, at its option, enter upon the premises and make such repairs as in its discretion it may deem necessary for the proper preservation thereof, and the full amount expended for such repairs shall be secured hereby and shall be immediately due and payable. The Mortgagee may, at its option, enter upon the premises and take such steps as it may deem necessary for the completion of any construction work underway and charge the expenses for such repairs to the indebtedness hereby secured.

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

(5) That it hereby assigns all the rents 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 rents and profits with authority to take possession of the premises and collect the rents, issues and profits and to apply the same, after payment of all charges and expenses, on account of the indebtedness hereby secured, and that the rents, issues and profits and the appointment of a receiver are hereby assigned to the Mortgagee as additional security hereunder, 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 the Mortgagor 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 collected and recovered.

(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 30th day of January 19 79.

SIGNED, sealed and delivered in the presence of:

Brenda H. Barnes

Linda U. Doty

United Builders, Inc. (SEAL)

BY: J. Jarvis Rice (SEAL)

Ray Hamilton (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 30th day of January 19 79.

Brenda H. Barnes (SEAL)

Notary Public for South Carolina

Linda U. Doty

STATE OF SOUTH CAROLINA

COUNTY OF

RENUNCIATION OF DOWER (Not Necessary)

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

day of 19

(SEAL)

Notary Public for South Carolina

RECORDED FEB 2 1979 at 3:59 P.M.

STATE OF SOUTH CAROLINA

COUNTY OF GREENVILLE

TO

Southern Services Corporation

Mortgage of Real Estate

United Builders, Inc.

Dated this 30th day of January 19 79

Recorded in Mortgage Book 1456 at page 731

Register of Mesne Conveyance Greenville County

LAW OFFICES OF

$9,000.00

LOT 32 Sagetown Dr.

CANEBRAKE I

2.M 6237

FEB 2 3 07 PM '79