And the said mortgagor(s) agree(s) to insure and keep insured the houses and buildings on said lot in a sum not less than Twenty-eight Thousand Five Hundred and No/100--- Dollars in a company or companies satisfactory to the mortgagee(s) from loss or damage by fire, with extended coverage endorsement thereon, and assign and deliver the policies of insurance to the said mortgagee(s) and that in the event the mortgagor(s) shall at any time fail to do so, then the mortgagee(s) may cause the same to be insured and reimburse itself for the premium, with interest, under this mortgage(s) at its election may on such failure declare the debt due and institute forcelosure proceedings.

AND should the Mortgagee(s), by reason of any such insurance against loss by fire or tornado as aforesaid, receive any semi-or sums of money for any damage by fire or other casualty to the said building or buildings, such amount may be retained and applied by it toward payment of the amount hereby secured; or the same may be paid over, either wholly or in part, to the said Mortgagor(s).

Cheir Successors, heirs or assigns, to enable such parties to repair said buildings or to erect new building in their place, or for any other purpose or object satisfactory to the Mortgagee(s), without affecting the lien of this mortgage for the full amount secured thereby before such damage by fire or other casualty, or such payment over, took place.

In case of default in the payment of any part of the principal indebtedness, or of any part of the interest, at the time the same becomes due, or in the case of failure to keep insured for the benefit of the mortgagee(s) the houses and buildings on the principal property within the time required by law; in either of said cases the mertgagee(s) shall be cutilled to declare the entire debt due and to institute foreclosure proceedings.

And it is further covenanted and agreed that in the event of the passage, after the date of this mentgage, of any have of the State of South Carolina deducting from the value of land, for the purpose of taxing any lien thereon, or changing heavy way the laws now in force for the taxation of mortgages or debts secured by mortgage for State or local purposes or the manner of the collection of any such taxes, so as to affect this mortgage, the whole of the principal sour received by this meangage, together with the interest due thereon, shall, at the option of the said Mortgages(s), will out notice to any party, become an inediately due and payable.

And in case proceedings for foreclosure shall be instituted the mortgagor(s) agree(s) to and does hereby a sum the next and profits arising or to arise from the mortgaged premises as additional security for this loan, and agree's that any finder of the diction may, at chambers or otherwise, appoint a receiver of the mortgaged premises, with full authority to the province of the premises and collect the rents and profits and apply the net preceded (after paying costs of receiverships upon and orbit interests, costs and expenses, without liability to account for anything more than the rents and profits, stordly received.

We the said mortgager(s), do and shall well and truly pay or care to be paid unto the said mortgager(s), the debt or sum of money aforesaid with interest thereon, if any be due according to the true intent and meaning of the said note, and any and all other sums which may become due and payable necessaids. The content is given by granted shall cease, determine and be utterly null and void; otherwise to remain in full force and safe.

AND IT IS ACREED by and between the said parties that said mortgagor(s) shall be entitled to hold and enjoy the said Prena exuntil default shall be made as herein provided.

The covenants herein contained shall bind, and the benefits and advantages shall increate, the regarding below executive obministrators, successors, and assigns of the parties hereto. Whenever used, the singular number shall include the pland the parties the singular, the use of any gender shall be applicable to all genders, and the term "Mortgagee" shall makele any paper of her indebtedness hereby secured or any transferce thereof whether by operation of law or otherwise.

30**t**h

hand(s) and seal(s) this

WITNESS Our

day of

December

Refucca G. Gettinan Signed, scaled and delivered in the Presence of: The State of South Carolina, PROBATE GREENVILLE County and made oath that the PERSONALLY appeared before me Evelyn H. Reeves Rebecca P. Pittman and John Wheeler Powell, saw the within named act and deed deliver the within written deed, and that $-\gamma$ he with their sign, seal and as Patrick C. Fant witnessed the execution thereof. Sworn to before me, this 30th December Notary Public for South Carolina Mortgagor John Wheeler Powell not married. The State of South Carolina, RENUNCIATION OF DOWER County) do hereb certify unto all whom it may concern that Mrs. did this day appear the wife of the within named before me, and, 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 or persons whomsoever, renounce, release and forever relinquish unto the within all her interest and estate and also all her right and claim of Dower, in, or to all and singular the Premises within mentioned and released. Given under my hand and seal, this

Notary Public for South Carolina