The Mortgagor further covenants and agrees as follows:

(1) That this mortgage shall secure the Mortgagee for such further sum as may be advanced hereafter, at the option of the Mortgagee, for the payment of taxes, insurance premiums, public assessments, repairs or for any other purpose authorized herein or by law; and that this mortgage shall secure the Mortgagee for any further loan, advance, readvance, or credit that may be made hereafter to the Mortgagor by the Mortgagee at the option of the Mortgagee, up to the original amount of this mortgage, so long as the total indebtedness thus secured does not exceed the original amount of this mortgage, notwithstanding the fact that from time to time no indebtedness may be outstanding hereunder. All sums advanced by the Mortgagee for the purposes specified herein shall be secured by this mortgage at the same rate as the mortgage debt and shall be payable on demand.

(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 the Mortgagee, in such amounts as may be required by the Mortgagee, and in companies acceptable to the Mortgagee, with loss payable first to the Mortgagee, and that it will deliver the policies to the Mortgagee; and that it will promptly deliver to the Mortgagee receipts for all premiums therefor when due; and that it does hereby assign to the Mortgagee the proceeds of any insurance on the mortgaged property, and does hereby authorize each insurance company concerned to make payment for such loss directly to the Mortgagee instead of to the Mortgagor and the Mortgagee jointly, and the insurance proceeds, or any part thereof, may be applied by the Mortgagee at its option either to the reduction of the Mortgage debt, whether due or not.

(3) That it will keep all improvements now existing or hereafter erected on the mortgaged property in good repair and will not commit or permit any waste thereof, and will not take down or remove any improvements now or hereafter on said property without the written consent of the Mortgagee and will promptly repair, restore or replace any improvements now or hereafter on the mortgaged property which may be damaged or destroyed, and will continue construction until completion without interruption any improvements now or hereafter in the process of erection upon said property, and will comply with all requirements of law or municipality or other governmental agency in respect to the mortgaged property and the use thereof, and will not commit or suffer any other act whereby the value of the mortgaged property shall be impaired, and will not do or suffer to be done anything which may increase the risk of fire or other hazard to the mortgaged property, and will make whatever repairs are necessary, including the completion of any improvements now or hereafter in the process of erection upon said property, and will pay all costs and expenses of such repairs, including the completion of such construction, to the mortgage debt.

(4) That it will pay, when due, all taxes, public assessments, and other governmental or municipal charges, fines or impositions for which provision has not been made hereinabove, and will promptly deliver official receipts therefor to the Mortgagee. That it will not permit or suffer the use of any of the mortgaged premises for any purpose other than the use for which same is now used, without the written consent of the Mortgagee first had and obtained, and will comply with all governmental and municipal laws and regulations now or hereafter affecting said premises.

(5) That it hereby assigns all rents, issues and profits of the mortgaged premises to the Mortgagee as additional security hereunder, and hereby gives to and confers upon the Mortgagee the right, power and authority during the continuance hereof, to collect the rents, issues and profits of said premises as they become due and payable, and hereby gives to, and confers upon the Mortgagee the right, power and authority to institute and maintain any suits and proceedings which the Mortgagee may deem proper to prevent any impairment of the security hereof by reason of the non-payment of or default under any prior lien or encumbrance upon said premises, and agrees that, should legal proceedings be instituted pursuant to this instrument, the Mortgagee may apply to the Court having jurisdiction thereof for the appointment of a receiver of the mortgaged premises, with full authority to take possession of the mortgaged premises and collect the rents, issues and profits, including reasonable rental to be fixed by the Court in the event said premises are occupied by the mortgagor, and after deducting all charges and expenses attending such proceeding 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 to 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 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 10 day of July 19 71

SIGNED, sealed and delivered in the presence of:

C. Otto Whitlock (SEAL)
Linard H. Pettit

Marian E. Scott (SEAL)
Vicki E. Scott (SEAL)

(SEAL)

(SEAL)

(SEAL)

STATE OF SOUTH CAROLINA
COUNTY OF

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 10 day of July 19 71

Joann B. Jones (SEAL)
Notary Public for South Carolina.
My Commission Expires 1-20-80

C. Otto Whitlock

STATE OF SOUTH CAROLINA
COUNTY OF

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 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

10 day of July 19 71

Joann B. Jones (SEAL)
Notary Public for South Carolina
My Commission Expires 1-20-80

Vicki E. Scott

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