

The Mortgagor covenants and agrees as follows:

(1) That the Mortgagor shall pay to the Mortgagee for the time being, interest on the amount of the principal sum secured by this instrument at the rate of six percent per annum, or such other rate as the Mortgagee may from time to time prescribe.

(2) That the Mortgagor shall pay to the Mortgagee all costs and expenses, including attorney's fees, incurred by the Mortgagee in collecting the same, and that the Mortgagor shall be liable for interest on the amount of the principal sum secured by this instrument at the rate of six percent per annum, or such other rate as the Mortgagee may from time to time prescribe.

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

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

(5) That it hereby agrees to defend the title to 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 sum 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 possession and the exercise 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 sum 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 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 an attorney at law for collection, by suit or otherwise, all costs and expenses incurred by the Mortgagee, and a reasonable attorney's fee, shall thereafter 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 13th day of August 1973.

SIGNED, sealed and delivered in the presence of:

Mae S. Drury  
Kathy H. Roelius

Joe L. West (SEAL)

Zola E. West (SEAL)

(SEAL)

STATE OF SOUTH CAROLINA }

PROBATE

COUNTY OF }

Personally appeared the undersigned witness and made oath that (s)he saw the within named mortgagor sign and 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 13th day of August 1973.

Mae S. Drury (SEAL)  
Notary Public for South Carolina.  
My Commission Expires: 4/7/79

Kathy H. Roelius

STATE OF SOUTH CAROLINA }

RENUNCIATION OF DOWER

COUNTY OF }

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 whatsoever, renounce, release and forever relinquish unto the mortgagor(s) and the mortgagee(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

13th day of August 1973.

Mae S. Drury (SEAL)  
Notary Public for South Carolina.  
My Commission Expires: 4/7/79

Zola E. West

Zola E. West

Recorded August 15, 1973 at 11:10 A.M., # 4848