19 76.

Frances L. Fesperman (SEAL)

The Mortgagor further covenants and agrees as follows:

WITNESS the Mortgagor's hand and seal this

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SIGNED, sealed and delivered in the presence of:

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- (1) That this mortgage shall secure the Mortgagee for such fur ther sums as may be advanced hereafter, at the option of the Morsgagee, 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, readvances or credits that may be made hereafter to the Mortgager by the Mortgagee so long as the total indebtedness thus secured does not exceed the original amount shown on the face hereaf. 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 improvements now existing or hereafter erected on the mortgaged property insured as may be required from time to time by the Mortgages against loss by fire and any other hazards specified by Mortgages, in an amount not less than the mortgage debt, or in such amounts as may be required by the Mortgages, and in companies acceptable to it, and that all such policies and renewals thereof shall be held by the Mortgages, and have attached thereto loss payable clauses in favor of, and in form acceptable to the Mortgages, and that it will pay all premiums therefor when due; and that it does hereby assign to the Mortgages the proceeds of any policy insuring the mortgaged premises and does hereby author to each insurance company concerned to make payment for a loss directly to the Mortgages, to the extent of the balance owing on the Mortgage debt, whether due or not.
- (3) That it will keep all improvements now existing or hereafter erected in good repair, and, in the case of a construction loan, that it will continue construction until completion without interruption, and should it fail to do so, the Mortgagee may, at its option, enter upon said premises, make whatever repairs are necessary, including the completion of any construction work underway, and charge the expenses for such repairs or 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 other impositions against the mortgaged premises. That it will comply with all governmental and municipal laws and regulations affecting the mortgaged area likes.
- (5) That it hereby assigns all rents, issues and profits of the mortgaged premises from and after any default heraunder, 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 herents, issues and profits, including a reasonable rental to be fixed by the Court in the event said premises are occupied by the mortgager and after deducting all charges and expenses attending such preceeding 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 Moragagor to the Mortgagee shall become immediately due and payable, and this mortgage may be foreclosure. Should any legal proceedings be instituted for the foreclosure of this mortgage, or should the Mortgagee become a party of any puit 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 coverants 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 invite to, the respective heirs, executors, administrators, successors and assigns, of the parties hereto. Whenever used, the singular shall included the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

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January

OF SOUTH CAROLINA Personally appeared the undersigned witners and made oath that (she saw the within named r ortains, seal and as its act and deed deliver the within written instrument and that (she, with the other witness subscribed above ted the serection thereof. No before me this & day of January 19 76. Public for South Carolina. For SOUTH CAROLINA Peublic for South Carolina. For Greenville I, the undersigned Notary Public, do hereby certify onto all whom if may concern, that he undersigned ty me, did sector. That he does freely, volunturily, and without any concept, upon the propagate of the sabue reasoned, exceeding and the emotyspect (sh) here or second, exceeding persons who may be recovered, exceeding the state and foreset retinguish undo the mortagate(sh) and the m	0 0 1	- -				(\$EAL)	
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