800x 1382 FASE 113

(1) That this mortgage shall secure the Mortgagee for such fur ther sums as may be advanced hereafter, at the option of the Morrgagee, 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 hereof. 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 Mortga gee, and in companies acceptable to it, 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 all premiums therefor when due; and that it does hereby assign to the Mortgagee the proceeds of any policy insuring the mortgaged premises and does hereby authorize each insurance company concerned to make payment for a loss directly to the Mortgagee, 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
- 5) That it hereby assigns all rents, issues 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 mortgaged premises, with full authority to take possession of the mortgaged premises and collect the rents, issues and profits, including a 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 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 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 any atterney 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 great hereby. It is the true meaning of this instrument that if the Mortgagor shall fully perform all the terms, conditions, and cove-

administrators, successors and assigns, of the par and the use of any gender shall be applicable to	all genders,	, the singular shall inc	luded the plure	spective heirs, only the plural the	executors, singular,
WITNESS the Mortgagor's hand and seal this SIGNED, sealed and delivered in the presence of:	Ind day of Sopre	especial S	9,76		
Edward & aiter	-	Ho Lam He	01		(65.41)
Saul Harmer		0	11 10		_ (SEAL)
Saal Harmon		Vanore M	Dall.		_ (SEAL)
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				<u> </u>	_ (SEAL)
STATE OF SOUTH CAROLINA		PROBATE			
COUNTY OF THEIS Sille					
	appeared the undersigned	witness and made oat	h that (s)he say	v the within ner	ned r. ort-
withough the execution thereof.	•		in the Other	W(111033 3003C110	ed above
SWORK 10 before mo this 21 day of lete	du 1976	6 Lwant		. ,	
Notary Public for South Carolina.	(SEAL)	6 Lwant	J. a.	Ken	
STATE OF SOUTH CAROLINA	Ri	NUNCIATION OF DO)WER		
COUNTY OF Steenmelie					
signed wife (wives) of the above named mortga- arataly examined by me, did declare that she d	loes freely, voluntarily, and nto the mortgagee(s) and t	day appear beforeme without any compulsi he mortgagee's(s') hei	, and each, upo on, dread or fe rs or successor	n being privatel ar of any perso: s and assigns, a	y and sep- n whomao- iil her in-
Eterest and estate, and all her right and claim of	dower of, in and to all an	d singular the premise	es within ment	ioned and relet	sed.
	1 /	D.	0 11 11	. 2	
GIVEN under my hand and seal this	· ·	1 325	M. LAN	~	
GIVEN under only hand and seal this 2) day of Activity 197	_		W. His		
	(SEAL)	'76 At 3:15	P.M.	12298	
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Al day of Molary Public for South Carolina.	RECORDED NOV 3	L S P. 44 Pine Greenvil	۵.	COUN	
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Notary Public for South Carolina. No. 142 No. 142 No. 142 No. 142 No. 142	RECORDED NOV 3	•	McLain F Rominia	COUN	