

the Mortgagor makes covenants and agrees as follows:

I, Plaintiff, do hereby swear the Mortgagee for such further sum as may be advanced hereafter, at the option of the Mortgagee, to pay to the Mortgagee, or to his assigns, for present, past, assessments, repairs or other purposes pursuant to the instrument, all costs, charges, expenses, and attorney's fees, and further interest, advances, readvances or credits that may be made or created by the Mortgagee, and all sums so advanced shall not exceed the original amount of the sum the Mortgagee advanced. All such amounts shall bear interest at the same rate as the mortgage debt and shall be payable on demand by the Mortgagee unless otherwise provided.

That it will keep the improvements now existing or hereafter erected on the mortgaged property in good repair, and to be repaired from time to time by the Mortgagee against loss to fire and any other hazards specified by Mortgagee, in an amount not less than the mortgage premium to be required by the Mortgagee, and in companies acceptable to it, and that all such premiums and expenses shall be paid by the Mortgagee, and have attached thereto loss payable clauses in favor of, and in form acceptable to the Mortgagee, which will pay any premiums thereon due, and that it does hereby assign to the Mortgagee the proceeds of any policy insuring the value of the improvements hereinafter referred to, and that it does hereby assign to the Mortgagee the proceeds of any policy insuring the value of the balance owing on the Mortgage debt, whether due or not.

That it will keep the improvements now existing or hereafter erected in good repair, and, in the case of a construction loan, that it will complete the same in a plainer without exception, and should it fail to do so, the Mortgagee, by action or otherwise, may require payment of the same whether complete or not, and, including the completion of any construction work underway, and cause to be applied to the obligations of the original or of such construction to the mortgage debt.

That it will pay, when due, all taxes, public assessments, and other governmental or municipal charges, rates, and impositions against the mortgaged premises. That it will comply with all governmental and municipal laws and regulations affecting the mortgaged premises.

That it will pay all rents, issues and profits of the mortgaged premises from and after any default hereinunder, and to the intent, and to the end, that the legal process of attachment and garnishment to this instrument, any judge having jurisdiction in this, at Greenville, South Carolina, shall be sufficient to take possession of the mortgaged premises and collect the rents, issues and profits, and that the same shall be held by the Court in the event said premises are occupied by the mortgagor and after discharging all debts and expenses above mentioned preceding and the execution of its trust as receiver, shall apply the residue of the rents, issues and profits toward the payment of the debt created hereby.

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 owing to the Mortgagee shall become immediately due and payable, and this instrument, as before and hereafter shall be legal processes to institute for the foreclosure of this mortgage, or should the Mortgagee become insolvent, or should the title to the premises described herein, or should the debt secured hereby, or any part thereof, be declared by law, or otherwise, at law for collection by suit or otherwise, all costs and expenses incurred by the Mortgagee, by reason of such default, or otherwise, shall be due and payable immediately or on demand, at the option of the Mortgagee, as a part of the debt created hereby.

That the Mortgagee, at its option, may, in the premises above described until there is a default under this mortgage or in the note, or in the event of the death of the mortgagor, or in the event of the Mortgagee shall fully perform all the terms, conditions, and covenants contained in this instrument, then, then this mortgage shall be utterly null and void, otherwise to remain in full force and effect.

That the several initials herein contained shall bind, and the benefits and advantages shall inure to, the respective heirs, executors, administrators, and agents of the parties, or to whomsoever entitled, the singular shall include the plural, the plural the singular, and the plural or singular shall be applicable to all contents.

WITNESS the Mortgagee's hand and seal this 12th day of January 1979.

SIGNED and delivered in the presence of:

D. J. Fariss
DANIEL J. FARISS

SEAL

N. Mac Johnson
N. MAC JOHNSON

SEAL

Linda K. Johnson
LINDA K. JOHNSON

SEAL

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

PROBATE

Personally appeared the undersigned witness and made oath that she saw the within named mortgagor, Daniel J. Fariss, and Linda K. Johnson, and that he did deliver the within written instrument and that she, with the other witness, subscribed thereto in the presence of each other.

SACRED to office on the 12th day of January 1979

1979

SEAL

Notary Public in the State of South Carolina
My Commission Expires Jan 12, 1980

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

RENUNCIATION OF DOWER

I, the undersigned, Nancy Fields, do hereby certify unto all whom it may concern, that the undersigned, as wife of the above named Daniel J. Fariss, doth this day renounce, and doth hereby renounce, all my dower, right, claim, and interest, in and to the above described real estate, and the mortgagee's heirs or successors and assigns, all her interest and estate, in and to the above described real estate to all and singular the premises within mentioned and released.

GIVEN under my hand and seal this

12th day of January 1979

1979

SEAL

Notary Public in the State of South Carolina
My Commission Expires Jan 12, 1980

RECORDED JAN 12 1979 at 2:56 P.M.

Mortgage of Real Estate

I, Daniel J. Fariss, do hereby certify that the within Mortgage has been
recorded on the 12th day of January
1979 at 2:56 P.M. recorded in
Book 1455 at Mortgage page 56

in the County of Greenville, South Carolina

\$14,476.00
Lots 40 & pt lot 30 East Kenilworth
Dr. "Lindigate"

JAN 1979

57

E 500

DANIEL J. FARISS
Witness

N. MAC JOHNSON AND
LINDA K. JOHNSON

7-228 RW