

The Mortgagor further covenants and agrees as follows:

(1) That this mortgage shall secure the Mortgagor for such further sums as may be advanced hereafter, at the option of the Mortgagor, for the payment of taxes, insurance premiums, public assessments, repairs or other purposes pursuant to the covenants herein. This mortgage shall also secure the Mortgagor for any further loans, advances, redemptions or credits that may be made hereafter to the Mortgagor by the Mortgagor, so long as the total indebtedness thus created 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 Mortgagor 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 Mortgagor, against loss by fire and any other hazards specified by Mortgagor, in an amount not less than the mortgage debt, or in such amounts as may be required by the Mortgagor, and in companies acceptable to it, and that all such policies and renewals thereof shall be held by the Mortgagor, and have attached thereto full payment clauses in favor of, and in form acceptable to the Mortgagor, and that it will pay all premiums therefor when due, and that it does hereby assign to the Mortgagor the proceeds of any policy insuring the mortgaged premises and does hereby agree at each insurance company concerned to make payment for a loss directly to the Mortgagor, 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 Mortgagor 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 premises.

(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 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 Mortgagor, all sums then owing by the Mortgagor to the Mortgagor shall become immediately due and payable, and the mortgage may be foreclosed. Should any legal proceedings be instituted for the foreclosure of this mortgage or should the Mortgage become a party of any suit respecting 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 Mortgagor, and a reasonable attorney's fee, shall thereupon become due and payable immediately or on demand, at the option of the Mortgagor, 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 17 day of January 1979

SIGNED, sealed and delivered in the presence of:



Glen A. Foxier

SEAL

SEAL

SEAL

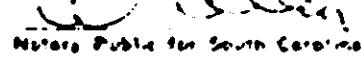
SEAL

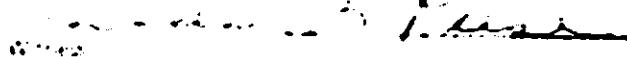
STATE OF SOUTH CAROLINA
COUNTY OF Greenville

REC'DATE

Person is acquainted the undersigned - this day and year set forth, that she saw the within named Mortgagor sign seal and affix his or her hand and seal deliver the within written instrument and that she did with the other witness subscribed above witnessed the execution thereof.

SWORN to before me this 17 day of January 1979


Notary Public for South Carolina
State of South Carolina
1979

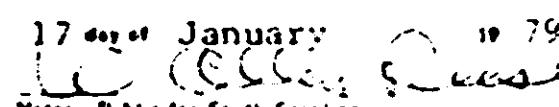

Notary Public for South Carolina
State of South Carolina
1979

STATE OF SOUTH CAROLINA
COUNTY OF Greenville

RENUNCIATION OF DOWER

I the undersigned Notary Public, do hereby certify unto all whom it may concern, that the undersigned wife, known as the above named mortgagor's wife, did this day appear before me, and each, upon being privately and separately examined by me, did declare that she does freely acknowledge and without any compulsion, fraud or fear of one person whomsoever, renounce, release and forsake to my husband, unto the mortgagor, and the mortgagee, her heirs or successors and assigns, all her interest and estate, and all her right and claim of power of attorney, all and singular the premises within mentioned and released.

GIVEN under my hand and seal this

17 day of January 1979

Notary Public for South Carolina
State of South Carolina
1979

Edith M. Fowler

SEAL

RECD. JAN 20 1979 at 10:59 A.M.

Mortgage of Real Estate

TO

LLOYD S. GILSTRAP

P.O. Box 1944, Park Plaza

Greenville, S.C. 29608

on 10:59 A.M. recorded in book 2455

on Mortgage page 851 A.M.

I hereby certify that the within Mortgage has been recorded
on 10:59 A.M. recorded in book 2455
on Mortgage page 851 A.M.
RECD. JAN 20 1979 at 10:59 A.M.

Lot 10 (#302) Fair St.

Regulator of Money Convene, Greenville County

\$ 7,534.96

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