

(2) That it will keep the improvements now existing or hereafter created on the mortgaged premises insured as to fire and theft by the Mortgagee against loss by fire and any other hazard specified by the Mortgagee, in an amount not less than the entire value of the improvements as may be required by the Mortgagee, and in companies acceptable to it, and that all such policies and contracts thereunder shall be held by the Mortgagee, and have attached thereto loss payable clauses in favor of, and in favor acceptable to the Mortgagee, and that it will pay all premiums thereon out of the proceeds of the mortgage, 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 created 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 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 Mortgagee, all sums 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 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 Mortgagee 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 accrue 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 Mortgagee's hand and seal this 23rd day of January 1979. Signed, sealed and delivered in the presence of: E. Randolph Stone, J. Cohen Arms, Geraldine J. Arms

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE PROBATE. I, the undersigned Notary Public for the State of South Carolina, do hereby certify that the within named mortgagor, sign, seal and as its act and deed deliver the within written instrument and that as the witness I have witnessed the execution thereof. E. Randolph Stone, Notary Public for South Carolina, My Commission Expires January 4, 1981.

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE RENUNCIATION OF DOWER. I, the undersigned Notary Public for the State of South Carolina, do hereby certify that the undersigned wife (wives) of the above named mortgagor, do hereby certify that she (they) is (are) a (are) single (singles) and do hereby declare that she (she) is (are) voluntarily and without any compulsion, duress, fraud, or other legal disability, releasing and discharging the mortgagee's heirs, successors and assigns, of all her (her) interest in the real estate described in the mortgage instrument, and in all the premises within mentioned and to be leased. GIVEN under my hand and seal this 23rd day of January 1979. E. Randolph Stone, Notary Public for South Carolina, My Commission Expires January 4, 1981.

RECORDED JAN 23 1979 10:53 A.M. S 2,000.00 Lot State Prop. Rd. L. RANDOLPH STONE Attorney at Law 121 Broadus Avenue Greenville, S.C. 29601 J. Cohen Arms Geraldine J. Arms WILLIAM VANCE RAINEY TO

2-RV-2 4328 RV-2