The Mortgagor further covenants and agrees as follows

1. That this mortgage shall secure the Mortgagee for such further sums as may be advanced hereafter, at the option of the Mortgagee, for the purpose of keeping the premises free from subsequent tax, assessments, repairs or other purposes pursuant to the covenants herein. This mortgage shall also secure the Mortgagee for any further loan, advance, readvances or credit that may be made hereafter to the Mortgagor by the Mortgagee. It is agreed that the total indebtedness thus secured may 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 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 Mortgagee against loss by fire and any other hazards specified by Mortgagee, in an amount not less than the indebtedness secured hereby or such other amount as may be required by the Mortgagee, 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. In the event of loss Mortgagor will give immediate notice by mail to the Mortgagee, who may make proof of loss if not made promptly by Mortgagor, and each insurance company concerned is hereby authorized and directed to make payment for such loss directly to the Mortgagee instead of to the Mortgagor and Mortgagee jointly, and the insurance proceeds, or any part thereof, may be applied by the Mortgagee at its option either to the reduction of the indebtedness hereunder or to the restoration or repair of the property damaged.

3. That it will keep the premises free from all taxes, public assessments and other governmental or municipal charges, fines or impositions, and that it will comply with all governmental and municipal laws and regulations applicable to the premises. That it will comply with all covenants, conditions and restrictions affecting the premises.

4. In the event of default in any of the monthly payments or any other payments of the mortgage or of the note secured hereby, or in the event of default in any of the other covenants or agreements of the mortgagor 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. It shall be lawful for the Mortgagee to institute suit for the foreclosure of this mortgage, and if default be made in any part of the premises covered by this mortgage, the Mortgagee or the agent of the parties hereto may take possession of the premises covered hereby or any part thereof, and after deducting all costs and expenses incurred by the Mortgagee, shall apply the net proceeds to the payment of the debt secured hereby.

5. That if default be made in any of the other covenants or agreements of the mortgagor 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. It shall be lawful for the Mortgagee to institute suit for the foreclosure of this mortgage, and if default be made in any part of the premises covered by this mortgage, the Mortgagee or the agent of the parties hereto may take possession of the premises covered hereby or any part thereof, and after deducting all costs and expenses incurred by the Mortgagee, shall apply the net proceeds to the payment of the debt secured hereby.

6. That the Mortgagee shall have the right to foreclose this mortgage in the event of default in the payment of the mortgage or the note secured hereby, or in the event of default in any of the other covenants or agreements of the mortgagor or of the note secured hereby, notwithstanding the fact that the Mortgagee shall have received all of the money owing on the note secured hereby, it being the intention of the parties hereto that this mortgage shall be treated as a valid and subsisting mortgage and shall be foreclosed as such notwithstanding the payment of the money secured hereby, otherwise to remain in full force and effect.

7. 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 masculine gender shall include the feminine and neuter.

WITNESS the Mortgagor's hand and seal this day of 19

SIGNED, sealed and delivered in the presence of:

Margaret Jo Mills (SEAL)

(SEAL)

(SEAL)

(SEAL)

STATE OF SOUTH CAROLINA
COUNTY OF

PROBATE

PERSONALLY appeared before me the undersigned witness and makes oath that he saw the within named mortgagor sign, seal and as its act and deed deliver the within mortgage deed and that he with the other witness subscribed above witnessed the execution thereof.

SWORN to before me this day of 19

(SEAL)

Notary Public for South Carolina
My commission expires

STATE OF SOUTH CAROLINA
COUNTY OF

RENUNCIATION OF DOWER

I, the undersigned Notary Public, do hereby certify unto all persons whom it may concern that Mrs. the wife of the above named mortgagor, appeared before me, and upon being privately and separately examined by me, did declare that she does freely, voluntarily, and without any compulsion, dread or fear of any person whomsoever, renounce, release and forever relinquish unto the mortgagee, its successors and assigns, all her interest and estate, and also her right of dower, of, in, or to, all and singular the premises within mentioned and released.

GIVEN under my hand and seal this day of 19

(SEAL)

Notary Public for South Carolina
My commission expires

RECORDED JAN 24 1975 at 10:01 A.M.

21796

STATE OF SOUTH CAROLINA
COUNTY OF

TO

Mortgage of Real Estate

I hereby certify that the within Mortgage has been this 24th day of January 1975 at 10:01 A.M. recorded in Book 1455 of Mortgages, page 930

As No

Register of Mesne Conveyance Greenville County

W. A. Seyle & Co., Office Supplies, Greenville, S. C.
Form No. 142 4M 8/74

4323 RV.2