the Mortgagor further covenants and agrees as follows:

1. That the mortgagor shall pay to the Mortgagee for such further sum as may be advanced hereafter, at the option of the Mortgagee, 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 other future advancements, readvances or credits that may be made hereafter to the Mortgagor by the Mortgagee so long as the total indebtedness thus secured does not exceed the original amount shown on the face hereof. All sums advanced shall bear interest at the same rate as the mortgage debt and shall be payable on demand of the Mortgagee.

2. That it will keep the improvements now existing or hereafter erected on the mortgaged premises insured as may be required from time to time by the Mortgagee against fire and other hazards specified by Mortgagee, in companies acceptable to the Mortgagee, 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 will deliver to the Mortgagee such policies and renewals thereof as fully assigned 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, to the extent of the balance owing on the Mortgage debt, whether due or not.

3. That it will keep the improvements now existing or hereafter erected on the mortgaged premises in good repair and in the case of a construction loan, that it will complete construction of the improvements in accordance with plans and specifications satisfactory to the Mortgagee, and should it fail to do so the Mortgagee may at its option enter upon said premises, make such repairs or complete such construction as it shall deem advisable, and charge the expenses for such repairs or the completion of 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 waives 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 the Mortgagor or the title to the premises described herein, or should the debt secured hereby or any part thereof be placed in the hands of an attorney at law for collection by suit or otherwise, all costs and expenses incurred by the Mortgagee, and a reasonable attorney's fee, shall then forthwith 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 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 27th day of January 19 79

SIGNED, sealed and delivered in the presence of:

Geraldine Kilch — Donna Christine Lockaby (SEAL)

Julia E. Ellis — Sandra M. Jolomstin (SEAL)

(SEAL)

(SEAL)

STATE OF SOUTH CAROLINA
COUNTY OF Greenville

PROBATE

Personally appeared the undersigned witness and made oath that (she) saw the within named mortgagor sign, seal and as its act and deed deliver the within written instrument and that (she) with the other witness subscribed above witnessed the execution thereof.

SWORN to before me this 27 day of January 19 79

Julia E. Ellis (SEAL)
Notary Public for South Carolina
My commission expires Aug. 23, 1987

Geraldine Kilch

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 (wives) of the above named mortgagor(s) respectively, did this day appear before me, and each, 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(s) and the mortgagee's(s') heirs or successors and assigns, all her interest and estate, and all her right and claim of dower of, in, and to all and singular the premises within mentioned and released.

GIVEN under my hand and seal this 27th day of January 19 79

Donna M. Jolomstin

Notary Public for South Carolina (SEAL)
My commission expires Aug. 23, 1987

Recorded Feb. 6, 1979 at 3:10 P.M. 23041

STATE OF SOUTH CAROLINA
COUNTY OF Greenville

Jones Edwin Goldsmith and
Sondra M. Goldsmith

TO

Roy A. Lockaby
Route 2, Box 549,
Travelers Rest, SC 29690

Mortgage of Real Estate

I hereby certify that the within Mortgage has been this 6 day of Feb. 19 79 at 3:10 P.M. recorded in Book 1457 of Mortgages, page 72 As No. Greenville County

Register of Mesne Conveyance

LAW OFFICES OF
$22,000.00
0.54 Acres Robertson Rd.

4328 RV.2