

1457 REC 487

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, readvances or credits that may be made hereafter to the Mortgagor by the Mortgagor, so long as the total indebtedness thus secured 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 loss payable 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 herein, assign to the Mortgagor the proceeds of any policy, including the increased premiums and does hereby authorize 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 shall, at its option, either repair such 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, from time to time assessed 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 free, and after any default hereunder, and agrees that, during legal proceedings for institution pursuant to this instrument, and before having obtained a decree, if any, in any such appropriate court of the mortgaged premises, with full authority to take possession of the mortgaged premises and collect the rents, issues and profits, including a reasonable period to be fixed by the Court in the event said premises are retained by the mortgagor and after deducting all charges and expenses attendant 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 this mortgage, as so fixed, and should any legal proceeding be instituted for the foreclosure of this note or, if should the Mortgagor become a party of record, involving this Mortgage or the title to the premises, retained herein, or should the debt secured hereby, or any part thereof be placed in the hands of any attorney at law for collection, or in any other case, all costs and expenses incurred by the Mortgagor, and a reasonable attorney's fee, shall thereupon become due and payable, whenever 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 described until there is a default under this mortgage or in the note secured hereby. It is the true intent of this instrument that if the Mortgagor shall fully perform all the terms, conditions, and covenants of the mortgagor, and of the note secured hereby, that then this mortgage shall be utterly null and void; otherwise to remain in full force and effect.

8. That the covenants herein contained shall be, 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 Mortgagor's hand and seal this 9th day of February 1979

SIGNED, sealed and delivered in the presence of

Ruth E. Carpenter, Sr.

J. B. Carpenter, Sr.

SEAL

Ruth E. Carpenter, Jr.

J. B. Carpenter, Jr.

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 instrument and that she, with the other witness subscribed above witness the execution thereof.

SWORN to before me this 9th day of February 1979

Ruth E. Carpenter, Sr.

J. B. Carpenter, Sr.

SEAL

Notary Public for South Carolina
My Commission Expires: 8-26-82

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

RENUNCIATION OF DOWER

I, the undersigned Notary Public, do hereby solemnly warn all whom it may concern, that the undersigned is sole owner of the above named mortgage, respectively, and this can appear before me, and cause, upon being granted, an independent examination by me, to declare that she does so, voluntarily and without any compulsion, dread or fear of any person whatsoever, renounce, release and forever relinquish unto the mortgagor(s) and the mortgagor(s)' heirs or successors and assigns, all her interest and estate, and all her right and claim of dower, in and to all and singular the premises wherein she dwelt and resided.

GIVEN under my hand and seal this 9th

, day of February, 1979

Ruth E. Carpenter, Sr.

Mrs. Elizabeth S. Carpenter

SEAL

Notary Public for South Carolina
My Commission Expires: 8-26-82

MY COMMISSION EXPIRES: 8-26-82

FEB 13 1979

at 1:45 P.M.

REC'D 1457

RICHARD A. GANTT
LAW OFFICES OF
STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

J. B. Carpenter, Sr.

TO

Mrs. Ruth E. Carpenter

RECORDED: FEB 13 1979 at 1:45 P.M.
on 13th day of February 1979
in 1979, 1:45 P.M. as recorded in
Book 1452, at page 486.

AN NO

Location of Note Conveyance
Greenville County
S.C., U.S.A.

2.3 Acres situated Bridge Rd.
Less 1.3 Acres Gunite Sp.

42-AW 6263