

The Mortgage 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 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 further loans, advances, realizations or credits that may be made hereafter to the Mortgagee by the Mortgagee so long as the total indebtedness thereon shall 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 Mortgagee unless otherwise provided in writing.

(2) That it will keep the premises existing or hereafter created on the mortgaged property insured as may be required from time to time by the Mortgagee against fire and any other hazards specified by Mortgagee in a sum not less than the mortgage debt, or such amount as may be required by the Mortgagee, and in companies acceptable to it, and that all such policies and amounts thereof shall be held by the Mortgagee, and the proceeds therefrom shall be payable to the Mortgagee, and that it will pay to the Mortgagee, or its assigns, the claims and amounts payable to the Mortgagee, and that it will pay to the Mortgagee, or its assigns, the costs and charges of such policies and the mortgaged premises and dies hereby irrevocably and exclusively assign to the Mortgagee the power of attorney to execute the mortgaged premises and dies hereby irrevocably and exclusively to make payment for a loss directly to the Mortgagee, to the extent of the balance owing on the Mortgage debt, whether by contract.

(3) That it will keep the premises existing or hereafter created in good repair, and in the case of a reconstruction, that it will construct and erect any new buildings, improvements, and should it fail to do so, the Mortgagee may, at its option, enter upon said premises, make whatever repairs are necessary, and complete any construction work underway, and charge the expenses for such repairs or the completion of such construction to the Mortgagee.

(4) That it will pay, when due, all taxes, 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 rights, claims 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 fee to be fixed by the Court in the event said premises are occupied by the Mortgagee, and after deducting all charges and expenses attending such proceedings and the cost 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 due by the Mortgagee 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 an attorney at law for collection, in 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 received and collected hereunder.

(7) That the Mortgagee shall hold and enjoy the premises above conveyed and there is a default under this mortgage or in the note secured hereby, it is the intent of this instrument that if the Mortgagee 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 Mortgagee's hand and seal this 20th day of December, 1978.
SIGNED, sealed and delivered in the presence of:

Alvina E. Bagwell
Alvina E. Bagwell

Julius A. Morgan, Jr. (SEAL)
Julius A. Morgan, Jr. (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 mortgage 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 20th day of December, 1978.

Jerry Taylor (SEAL)
Notary Public for South Carolina

Alvina E. Bagwell

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 mortgagee(s) respectively, did this day appear before me, and each, upon being privately and separately examined by me, did declare that she (they) freely, voluntarily, and without any compulsion, dread or fear of any person whatsoever, renounce, release and forever relinquish unto the Mortgagee(s) and the mortgagee(s)' heirs, assigns and assigns, all her interest and estate, and all her right and claim of dower in and to all and singular the premises within mentioned, and released.

GIVEN under my hand and seal this

20th day of December, 1978

Jerry Taylor (SEAL)
Notary Public for South Carolina

Alvina E. Bagwell

RECORDED FEB 20 1979

at 2:47 P.M.

21423

Mortgage of Real Estate

United Builders, Inc.

Julius A. Morgan, Jr.

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

FEB 20 1979

Jerry Taylor

329,800.00 LAW OFFICES OF
JERRY TAYLOR
121 EAST GREENVILLE
GREENVILLE, S.C. 29601

Records of State (University) Greenville (County)
Mortgage page 902
As No. 1457
February 1979
I hereby certify that the within Mortgage has been this 20th day of February 1979 at 2:47 P. M. recorded in Book 1457.