The Mortgagor further covenants and agrees as follows: (1) That this mortgage shall secure the Mortgagee for such further soms as may be a branced hereafter, at the option of the Mortgagee, for the payment of trues, insurance premiums, public assessments, repairs or other purposes pursuant to the covenants berein. This mortgage shall also secure the Mortgagee for any further loans, advances, readvances or credits that may be made hereafter to the Mortgagor by the Mortgagee so long as the total indebtness thus so used 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 Mortgagee unless officewise 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 mortgage debt, or in such amounts 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, and that it will pay all premiums therefor when due; and that it does hereby assign to the Mortgagee the proceeds of any policy insuring the mortgages and does hereby authorize each insurance company concerned to make payment for a like discussion to the Mortgagee. 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 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 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 (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 commant of the debt secured beauty. (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 Mortgager 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 here under. toward the payment of the debt secured hereby. (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 convenants 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 (8) That the covenants herein contained shall bind, and the benefits and advantages shall inure to, the respective heirs, executors, advirtue. ministrators 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. day of November WITNESS the Mortgagor's hand and seal this delivered in the presence of: (SEAL) /SEAL STATE OF SOUTH CAROLINA PROBATE COUNTY OF Personally appeared the undersimed witness and made both that (she saw the within named mortgages sign, seal and as its act and deed deliver the within written instrument and that is he, with the other witness subscribed above witpessed the execution thereof SYEAR'S to before and May ember Notary Public for South 7/29/90 My Commission Expires: STATE OF SOUTH CAROLINA r<u>e</u>nunclation **o**f dower I, the understaned Notary Public, do hereby certify and all whom it may concern, that the understan-COUNTY OF ed wife (nives) of the above named mortgagors) 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 feur of any person whomseever, renounce, release and forever reliminish upon the mortgager(s) and the mortgager(s) heirs or necessies 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 CiVEN under my band and seal this day of Notary Public for South Circlinia. My commission expires: 1983 at 11:01 A. M. m ൃ  $\infty$ œ ard Road" ر. ان Mesne Conveyance Greenville County Ë 1639 of Mortgages, page 99. th day of December certily that the within Mortgage has been rtgage of Real Estate GILLES CHARROS TE OF SOUTH CAROLINA 48., 000000011, 1, 0, 0 TY 07 JOHN W. FRY RILEY AND RILEY Attorneys at Law Greenville, South Carolina 11:01 A. M. recorded in CREENVILLE **7**