

The Mortgagor further covenants and agrees as follows:

(1) That this mortgage shall secure the Mortgagor for such sum or 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 suffice the Mortgagor for any further loans, advances, readances 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 money so advanced shall bear interest at the same rate as the mortgage debt and shall be payable on demand of the Mortgagor without 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 amount paid, or in such amounts as may be required by the Mortgagor, and in companies acceptable to it, and that all such policies and certificates thereof shall be held by the Mortgagor, and have attached thereto loss payable clause, in favor of, and in form acceptable to the Mortgagor, and that it will pay all premium thereon when due; and that it does hereby assign to the Mortgagor the proceeds of any policy insuring the mortgaged premises and does hereby otherwise make 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 complete construction until completion without interruption, and should it fail to do so, the Mortgagor may, at its option, under upon such guarantee, make whatever repairs are necessary, including the completion of any construction work underway, and charge the expenses for such repairs at 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 premises.

(5) That it hereby waives all rents, leases 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, leases and profits, holding a reasonable rental to be fixed by the Court in the event said premises are occupied by the Mortgagor and other deferring all charges and expenses attending such proceeding and the execution of its trust as receiver, shall apply the rental of the rents, leases and profits toward the payment of the debt secured hereby.

(6) That it shall be entitled 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 may be foreclosed. Should any legal proceedings be instituted for the foreclosure of this mortgage, or should the Mortgagor become a party to any suit respecting 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 Mortgagor, and a reasonable attorney's fee, shall thereupon become due and payable immediately or on demand, at the option of the Mortgagor, at 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 covered 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 this mortgage, 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 bind, and the benefits and advantages shall inure to, the respective heirs, executors, administrators, successors and assigns, of the parties hereto. Whencesoever 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 11 day of May 1963.

SIGNED, sealed and delivered in the presence of:

*John R. Pogolski  
Robert L. Dillard*

*William J. Dillard (SEAL)*

(SEAL)

(SEAL)

(SEAL)

STATE OF SOUTH CAROLINA

COUNTY OF

With the United States  
Air Force in Europe

PROBATE

Personally appeared the undersigned witness and made oath that he saw the within named mortgagor sign, seal and affix his mark and did deliver the within written instrument and that either, with the other witness subscribed above, witnessed the execution thereof.

At the office of Clerk 6th day of May

1963.

KETTIE E. NELSON  
Capt. USAF (SEAL)  
Military Public for South Carolina  
Judge Advocate

*John R. Pogolski*

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RENUNCIATION OF DOWER

I, the undersigned "Helen E. Discard", do hereby certify unto all whom it may concern, that the undersigned wife (wifes) 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 whatsoever, consented, released and forever relinquished unto the mortgagor(s)'s heirs or successors and assigns, all her interests and rights, and all her right and claim of dower in, in and to all and singular the premises within mentioned and released.

GIVEN under my hand and seal this

*11 day of May 1963*  
KETTIE E. NELSON  
Capt. USAF (SEAL)  
Military Public for South Carolina

*Helen E. Discard*