

"By giving payee of this note 30 days' written notice, privilege is given the payor to make additional payments on the principal of this indebtedness on any date when interest becomes due and payable; provided that prior to five years from date, the amount paid on account of principal in any one year beginning at the date or at any anniversary of this instrument, including obligatory payments, if any, shall not exceed 20% of the original indebtedness. The right is also reserved to make additional payments on any date when interest becomes due and payable in excess of the amount stated above by paying a premium of 2% of the additional amount so prepaid at any time during the first five years of the loan; and provided further that such payments shall be for the exact amount of such portion of any consecutive number of the ensuing monthly payments as would be applied to principal if these monthly payments were made when due."

NOW, KNOW ALL MEN, That the said Greenlit Builders, Inc., in consideration of the said debt and sum of money aforesaid and for the better securing the payment thereof to the said PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY, of Chattanooga, Tennessee, according to the terms of said note and also in consideration of the further sum of THREE DOLLARS to it the said Greenlit Builders, Inc. in hand well and truly paid by the said PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY at and before the sealing and delivery of these Presents, the receipt whereof is hereby acknowledged, have granted, bargained, sold and released, and by these Presents DO GRANT, bargain, sell and release unto the said PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY:

All that certain piece, parcel or lot of land, with the buildings and improvements thereon, lying and being on the northeasterly side of U. S. Highway No. 276, in the unincorporated town of Travelers Rest, South Carolina, and having according to a plat of the property of Greenlit Builders, Inc., made by Terry T. Dill, C. E. and L. S., recorded in the R. M. C. Office for Greenville County, South Carolina, in Plat Book SS, Page 67, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northeasterly side of U. S. Highway No. 276, said pin being located 700 feet northwest of the intersection of U. S. Highway No. 276 and U. S. Highway No. 25, as measured from the center line of U. S. Highway No. 25, and said pin being the joint corner with property of C. B. Goodlett, and running thence along the northeasterly side of U. S. Highway No. 276 N. 47-02 W. 80 feet to an iron pin, corner of property of Robert T. Mitchell; thence along the line with the Mitchell property and continuing beyond with the line of property of C. B. Goodlett N. 42-58 E. 200 feet to an iron pin; thence turning and running with the line of the Goodlett property S. 47-02 E. 80 feet to an iron pin; thence turning and running with the line of the Goodlett property S. 42-58 W. 200 feet to the point of beginning.

TOGETHER with all and singular the Rights, Member, Hereditaments and Appurtenances to the said Premises belonging, or in anywise incident or appertaining.

TO HAVE AND TO HOLD, all and singular, the said Premises unto the said PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY, its successors and assigns forever.

AND the mortgagor does hereby bind itself and its successors or assigns, to warrant and forever defend all and singular the said Premises