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(1) On any interest payment date to make additional principal payments; provided, however, that the total of such payments made during any twelve (12) month period calculated from the date of the note, or any anniversary thereof, shall not exceed Nine Hundred Eighty (\$980.00) Dollars; (2) On any interest payment date to make additional principal payments in excess of the amount provided under (1) above up to, and including, the entire balance due on the loan which a charge of two (2%) per-cent of such excess as consideration, during the first two (2) years and one (1%) per-cent of such excess as consideration during the third through the fifth years.

On any interest payment date after the end of five (5) years from date of note to pay the total principal balance, or any part thereof without penalty.

The premises described in the mortgage are as follows:

"ALL that piece, parcel or lot of land with the buildings and improvements thereon, situate, lying and being in the County of Greenville, State of South Carolina, in the City of Greenville, on the North side of McDaniel Court (formerly Carroll Street), shown as part of Lot 8, all of Lot 9, and a portion of Lots 10, 11 and 12 on plat of property of Helen B. McDaniel, recorded in the R.M.C. Office for Greenville County, S.C. in Plat Book T, page 21, and a part of Lot 4 as shown on plat of property of Shirley L. Styles, recorded in the R.M.C. Office for Greenville County, S. C. in Plat Book L, page 151, and having, according to said plats and a recent survey made by R. W. Dalton, August 31, 1959, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the North side of McDaniel Court in the center of a branch, said point being 423.7 feet West from the Northwest corner of the