

TO HAVE AND TO HOLD all and singular the said premises unto the said Aiken Loan & Security Company, its successors and assigns forever. And the mortgagor hereby binds itself and its successors and assigns, to warrant and forever defend all and singular the said premises unto the said Aiken Loan & Security Company, its successors and assigns, from and against the mortgagor, and all other persons lawfully claiming or to claim the same or any part thereof.

PROVIDED ALWAYS, NEVERTHELESS, and it is the true intention and meaning of the parties to these Presents, that if the said mortgagor shall well and truly pay, or cause to be paid, unto the said Aiken Loan & Security Company, or its order or Agent, the said debt or sum of money aforesaid, with the interest thereon to time of payment, and shall perform the covenants herein contained, according to the true intention and meaning of said note and this mortgage, then this Deed of Bargain and Sale shall cease, determine and be utterly null and void; otherwise it shall remain in full force and virtue.

1. AND IT IS COVENANTED, by and between the said parties that the said mortgagor shall and will insure the improvements on said land in such Insurance Company or Companies as may be approved by the said Aiken Loan & Security Company, its successors and assigns, in the sum of not less than Two Hundred Eighty-Five Thousand and No/100 (\$285,000.00) Dollars, full protection to avoid co-insurance, and will keep the same insured from loss or damage by Fire and Extended Coverage, Plate Glass loss or damage.

2. AND IT IS FURTHER COVENANTED, That any and all fire and extended coverage insurance, or any other Insurance required hereunder, in the possession of the mortgagee may be changed to other companies, rearranged as to coverage, terms or amount and within the limits prescribed by the mortgage be increased or decreased by the mortgagee at any time. For that purpose the mortgagee is authorized to surrender existing policies for cancellation and take out any insurance at any time desired, provided that the necessary premium adjustments in all cases shall be charged against or credited to the mortgage as the case may be, ten (10) days prior notice of any proposed changes shall be mailed to the mortgagor at its last known address so as to give such mortgagor opportunity to take out such insurance as it may desire to protect its equity in the mortgaged property.

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SIDNEY L. JAY ATTORNEY AT LAW GREENVILLE S. C.