

AND IT IS AGREED, That the mortgagors herein are to keep the building on said premises insured against loss by fire and windstorm in the full insurable value thereof in such reputable company as the said mortgagee may designate and shall have the loss, if any, payable to said mortgagee, herein as their interest may appear and failing to do so, the said mortgagee shall have the right to insure said property against loss by fire and windstorm at mortgagors expense, and this mortgage shall be extended so as to secure to the mortgagee the repayment of all insurance premiums advanced, together with interest on the same, at the rate of seven and one-fourth per cent per annum. And, if for any reason the said insurance is cancelled, reduced, or refused, in either of such events, the whole debt then remaining unpaid shall become and be due and payable at once at the option of said mortgagee.

TOGETHER with all and singular the Rights, Members, 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 Southern Bank and Trust Company, its Successors and Assigns, forever.

AND we do hereby bind ourselves and our Heirs, Executors and Administrators, to warrant and forever defend, all and singular, the said premises unto the said Southern Bank and Trust Company, its Successors and Assigns from and against us and our Heirs, Executors, Administrators, Successors and Assigns, and all other persons whomsoever lawfully claiming or to claim the same or any part thereof.

PROVIDED ALWAYS NEVERTHELESS, and it is the true intent and meaning of the parties to these presents, that if the said mortgagors do and shall well and truly pay or cause to be paid, unto the said mortgagee the said debt, or sum of money aforesaid, with interest thereon, if any shall be due, according to the true intent and meaning of the said note, and any renewal thereof, and condition thereunder written, 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.

AND IT IS AGREED by and between the said parties, that mortgagors herein are to hold and enjoy the said premises until default of payment shall be made.

THIS is a second mortgage.

WITNESS the Hands and Seals of the undersigned this 15 day of February, in the year of our Lord one thousand, nine hundred and seventy-two, and in the one hundred and ninety-sixth year of the Sovereignty and Independence of the United States of America.

SIGNED, SEALED AND DELIVERED) IN THE PRESENCE OF:

~~Charles W. Bowen~~  
Geraldine Welch  
John E. John

BOWEN ENTERPRISES, INC.

BY: Carson W. Bowen  
President

ATTEST: Rebecca H. Bowen  
Secretary

Carson W. Bowen  
Carson W. Bowen, Individually