

TO HAVE AND TO HOLD all and singular the premises herein expressed

If the Mortgagor shall fully pay according to its terms the indebtedness hereby secured hereon, with interest, and all taxes and charges

Mortgagor agrees to pay all taxes, assessments and charges against the above described premises

Mortgagor also agrees to maintain insurance in such form and amount as may be indicated on the Mortgagee's form, and in default hereof Mortgagee may, but is not obligated to, effect said insurance in its own name.

Any amount which Mortgagee may expend to discharge any tax, lien, assessment, obligation, covenant, insurance premium, prior mortgage or any charge whatsoever in connection with the above described real estate shall be an additional lien secured by this mortgage, with interest at the highest lawful rate of interest by law, and may be enforced and collected in the same manner as the debt hereby secured.

All obligations of Mortgagor to Mortgagee shall become due, at the option of Mortgagee, without notice or demand, upon any default.

Mortgagor agrees in case of foreclosure of this mortgage to pay a reasonable attorney's fee as determined by the court in which suit is filed and any court which shall be secured by this mortgage and included in judgment of foreclosure.

This mortgage shall extend, consolidate and renew any existing mortgage held by Mortgagee against Mortgagor on the above described real estate.

In Witness Whereof, we have set our hands and seals the day and year first above written.

Signed, Sealed, and Delivered

in the presence of

B.D. Smith

(Witness)

Cleo J. Jones

CLEO J. JONES

P.E. Roberts

(Witness)

Lou Jones

LOU JONES

1041250-1041132



82-10248 (6-70) - SOUTH CAROLINA