

The Mortgagee further covenants and agrees:

(1) That this mortgage shall be a lien in favor of the Mortgagee for the payment of the principal and interest thereon. This mortgage shall also insure the premises hereinafter described by the Mortgagor by the Mortgagee or its agents or assigns. All sums of advance shall be paid to the Mortgagee unless otherwise provided in writing.

(2) That it will keep the premises insured from time to time by the Mortgagee or its agents or assigns against fire, theft, and other risks, and that it will pay the cost of such insurance, and that it will pay the cost of any policy insuring the mortgagee's interest in the premises directly to the Mortgagee, to the extent of the loss.

(3) That it will keep all improvements and additions to the premises in good repair, and that it will continue construction until completion, and that it will enter upon said premises, make repairs, and charge the expenses for such repairs or the completion of the same.

(4) That it will pay, when due, all taxes, public assessments, and other charges against the mortgaged premises. That it will defend the premises against all claims and suits.

(5) That it hereby assigns all rents, issues and profits of the premises hereinafter described, that should legal proceedings be instituted pursuant to the terms of this mortgage, and also appoints a receiver of the mortgaged premises, who shall collect all the rents, issues and profits, including a reasonable sum to be paid to the Court of Chancery for the mortgagee and after deducting all charges and expenses attending such collection, shall pay the residue of the rents, issues and profits toward the payment of the debt secured hereby.

(6) That if there is a default in any of the terms, conditions, or covenants of this mortgage or of the note secured hereby, then, at the option of the Mortgagee, all sums then owing by the Mortgagor to the Mortgagee shall become immediately due and payable, and this mortgage may be foreclosed. Should any legal proceedings be instituted for the foreclosure of this mortgage, or should the Mortgagee become a party of any suit involving this mortgage or the premises described hereby, or should the debt secured hereby or any part thereof be placed in the hands of any attorney at law for collection by suit or otherwise, all costs and expenses incurred by the Mortgagee, and a reasonable attorney's fee, shall thereupon become due and payable immediately at the demand, at the option of the Mortgagee, as a part of the debt secured hereby, and may be recovered and collected hereunder.

(7) That the Mortgagor shall hold and enjoy the premises above conveyed until there is a default under this mortgage or in the note secured hereby. It is the true meaning of this instrument that, if the Mortgagor shall fully perform all the terms, conditions, and covenants of the mortgage, and of the note secured hereby, that then this mortgage shall be utterly null and void, otherwise to remain in full force and virtue.

(8) That the covenants herein contained shall bind, and the benefits and advantages shall inure to, the respective heirs, executors, administrators, successors and assigns, of the parties hereto. Whenever used, the singular shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

WITNESS the Mortgagor's hand and seal this 29 day of September 1972

SIGNED, sealed and delivered in the presence of:

Donna Stenton (SEAL)

Greene S. Parrish (SEAL)

_____ (SEAL)

_____ (SEAL)

STATE OF SOUTH CAROLINA PROBATE

COUNTY OF _____

Personally appeared the undersigned witness and made oath that (s)he saw the within named Mortgagor sign, seal and so its act and deed deliver the within written instrument, and that (s)he, with the other witness subscribed above witnessed the execution thereof.

SWORN to before me this 29 day of September 1972

Greene S. Parrish (SEAL)

Donna Stenton

Notary Public for South Carolina

My Comm. Expires March 13, 1973

STATE OF SOUTH CAROLINA RENUNCIATION OF DOWER

COUNTY OF _____

I, the undersigned Notary Public, do hereby certify unto all whom it may concern, that the undersigned wife (wives) of the above named mortgagor(s) respectively, did this day appear before me, and each, upon being privately and separately examined by me, did declare that she does freely, voluntarily, and without any compulsion, dread or fear of any person whatsoever, renounce, release and forever relinquish unto the mortgagee(s) and the mortgagor(s)' heirs or successors, and assigns, all her interest and estate, and all her right and claim of dower of, in, and to all and singular the premises within mentioned and released.

GIVEN under my hand and seal this 29 day of September 1972

Greene S. Parrish (SEAL)

Josephine D. Hoffitt

Notary Public for South Carolina

My Comm. Expires March 13, 1973