

STANDARD LIFE INSURANCE COMPANY, at and before the sealing and delivery of these Presents, the receipt whereof is hereby acknowledged, have granted, bargained, sold and released and by these presents do grant, bargain, sell and release unto the said JEFFERSON STANDARD LIFE INSURANCE COMPANY, its successors or assigns, the real estate situated in the City of Greenville, County of Greenville, State of South Carolina, and more particularly described on Schedule A, attached hereto and made a part hereof.

TOGETHER with all the easements, ways, rights, privileges and appurtenances to the same belonging, including but not limited to all and singular the buildings and improvements now and hereafter thereon, and together also with all shades, wall-to-wall carpeting, screens and screening, awnings, plants, shrubs, and landscaping, elevators, escalators, plumbing material, gas and electrical fixtures and equipment, and all heating, cooling, air conditioning and lighting fixtures, equipment, and/or apparatus now or hereafter attached to or a part of said premises, all of which shall be deemed realty and conveyed by this mortgage, and all rents, issues and profits which may arise or be had from any portion or all of said premises.

TO HAVE AND TO HOLD all and singular the premises before mentioned unto the said JEFFERSON STANDARD LIFE INSURANCE COMPANY, its successors or assigns forever.

And the said Mortgagor does hereby bind himself and his heirs, executors and administrators, to warrant and forever defend all and singular the said premises unto the said JEFFERSON STANDARD LIFE INSURANCE COMPANY, its successors or assigns, from and against himself and his heirs, executors, administrators and assigns, and against every person, 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 of these presents that if the said Mortgagor does and shall well and truly pay or cause to be paid unto the said JEFFERSON STANDARD LIFE INSURANCE COMPANY, its successors or assigns, the said debts and sums of money aforesaid, with interest thereon if any shall be due, according to the true intent and meaning of this instrument and of the said note and the conditions therein written, then this deed of bargain and sale shall cease and be void; otherwise, it shall remain in full force and authority.

And it is covenanted and agreed that at all times during the continuance of this mortgage and until said mortgage shall be fully paid or released the Mortgagor will keep the buildings on said premises unceasingly insured against fire, tornado and such other casualty as may be required by the JEFFERSON STANDARD LIFE INSURANCE COMPANY, its successors or assigns, in such responsible insurance company or companies as shall be satisfactory to the mortgagee, its successors or assigns, in an amount satisfactory to said mortgagee, its successors or assigns, with a mortgagee and subrogation clause satisfactory to the mortgagee attached to said policy or policies of insurance; that if a greater amount of insurance is placed upon the said buildings than the amount aforesaid, all such insurance shall be made payable in case of loss as aforesaid and with like subrogation clause; that all of said insurance policies shall be at all times deposited with the mortgagee and that all premiums on all of the policies of insurance shall be promptly paid when due. It is further covenanted that upon foreclosure of this Mortgage or other acquisition of the premises or any part thereof by the Mortgagee, said policies shall become the absolute property of the mortgagee. In case of loss and payment by any insurance companies, the amount of the