

(6) The terms and provisions of this mortgage and the note which it secures may be modified, extended or renewed in whole or in part by an instrument in writing executed by both the parties hereto or their heirs, successors or assigns.

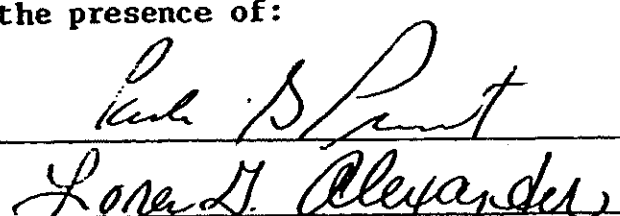
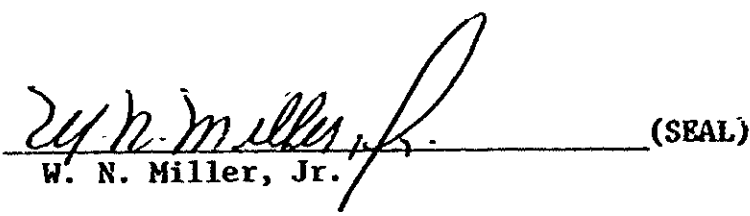
(7) That if there is a default in any of the terms, conditions, or covenants of this mortgage, or of the note secured hereby, then, at the option of the Mortgagee, all sums then owing by the Mortgagor to the Mortgagee shall become immediately due and payable, and this mortgage may be foreclosed. Should 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 title to the premises described herein, 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 or on demand, at the option of the Mortgagee, as a part of the debt secured hereby, and may be recovered and collected hereunder.

(8) That the Mortgagor shall hold and enjoy the premises above conveyed until there is a default under this mortgage or in the note secured thereby. 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.

(9) 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 20th day of May, 1981.

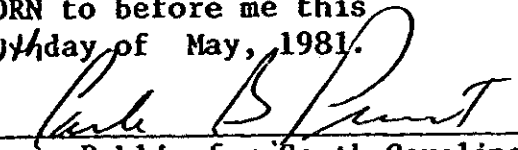
Signed, sealed and delivered in the presence of:

STATE OF SOUTH CAROLINA)
 COUNTY OF GREENVILLE)
 PROBATE

Personally appeared the undersigned witness and made oath that (s)he saw the within named W. N. Miller, Jr., Mortgagor, sign, seal and as his act and deed deliver the within written mortgage of real estate and that (s)he, with the other witness subscribed above witnessed the execution thereof.



SWORN to before me this 20th day of May, 1981.
 (SEAL)
 Notary Public for South Carolina
 My commission expires: 1/1/88