

release unto the Mortgagee, its successors and assigns:

ALL that certain piece, parcel or tract of land with all improvements thereon, situate, lying and being near the City of Greenville, in the County of Greenville, State of South Carolina, and being more particularly described on the attached Exhibit A, said Exhibit being incorporated herein as though set forth at this point verbatim.

TOGETHER with all and singular the easements, ways, rights, privileges, members hereditaments and appurtenances to the same belonging or in any way incident or appertaining, including but not limited to, all and singular the buildings and improvements now and hereafter thereon (including all materials to be used in the construction, maintenance and repair of same), and together also with all shades, wall-to-wall carpeting, screens and screening, awnings, plants, shrubs and landscaping, elevators, plumbing material, gas and electrical fixtures and equipment, and all heating, cooling, air conditioning and lighting fixtures, equipment and/or apparatus now or hereafter on said premises, whether affixed or annexed or not, and used or usable in connection with any present or future operation of the 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 above described premises, with the appurtenances thereto, unto the Mortgagee, its successors and assigns, forever.

THE Mortgagor covenants and agrees with the Mortgagee as follows:

1. That the Mortgagor will promptly pay the principal of and interest on the indebtedness evidenced by the said Note, at the times and in the manner therein provided. All principal and interest payments not paid when due shall bear interest at eighteen (18%) percent per annum from five (5) days from the due date until paid. All such sums shall be due and payable on the first day of the month next ensuing such non-payment.

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