

All that certain tract or parcel of land lying and being situate in Greenville, Greenville County, South Carolina, and being more particularly described on Attachment A attached hereto and incorporated herein by reference.

TO HAVE AND TO HOLD the same, with all rights, privileges and appurtenances thereunto belonging, to said Mortgagee, its, assigns and successors in trust, upon the trusts and for the uses and purposes hereinafter set forth, and no other;

AND MORTGAGOR covenants to and with Mortgagee that Mortgagor is seized of said premises in fee; that Mortgagor has the right to convey same in fee simple; that the same are free and clear from all encumbrances and restrictions not specifically mentioned herein; and that Mortgagor does hereby forever warrant and will forever defend the title to same against the lawful claims of all persons whomsoever.

AND MORTGAGOR FURTHER COVENANTS AND AGREES AS FOLLOWS:

1. PAYMENT--To pay the sum or sums specified above and as more particularly provided in the note or notes evidencing same, with interest thereon.

2. TAXES AND CHARGES--To pay, within sixty (60) days after they shall come due and payable, and before any penalty or interest shall be charged thereon, all general and special taxes, charges, and assessments of every kind and nature that may be levied, assessed or be or become a lien on the premises and property herein described, whether the same be for state, county, or city purposes, and to furnish annually to Mortgagee, immediately after payment, certificates or receipts of the proper authorities showing full payment of same.

That in the event of failure of Mortgagor to pay all of the aforesaid taxes, assessments and charges as hereinabove provided, Mortgagee shall have the option to advance the necessary funds to pay said taxes, assessments and charges; and all amounts so expended by Mortgagee for taxes, charges and assessments, as herein provided, shall be charged hereunder as principal money secured by this Mortgage and shall bear interest at the same rate as the principal indebtedness secured hereby,