

This being the same property conveyed to the Mortgagors herein by deed of Fred W. Brown, III, recorded in the Office of the RMC for Greenville County on June 27, 1979 in Deed Book 1105 at Page 591.

which has the address of Route 5, Five Oaks, Greer, South Carolina, 29651.

TO HAVE AND TO HOLD unto Mortgagee and Mortgagee's successors and assigns, forever, together with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the foregoing, together with said property (or the leasehold estate if this Mortgage is on a leasehold) are herein referred to as the "Property."

Mortgagor covenants that Mortgagor is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property.

But upon any default being made in the payment of said principal sum or the interest thereon, in whole or in part, when due or upon any default being made in any other covenant or condition of this Mortgage or the note secured hereby, then the whole principal debt hereby secured and then unpaid may thereupon be declared, at the option of the Mortgagee or the Noteholder, to be due and payable, and foreclosure proceedings may then be instituted as hereinafter set forth:

The Mortgagor covenants and agrees:

1. To pay the indebtedness hereby secured together with the interest thereon at the times and in the manner and amounts set forth in said Note, and in this Mortgage, as well as the charges for delinquent or late payments as hereinafter set forth.
2. To pay all taxes, water and sewer charges and other public dues and charges of every kind whatsoever levied or assessed against the land and premises herein described and the improvements thereof; and to pay all other charges levied or imposed upon or against said property, and to pay all other sums which are required to be paid under the terms of the said promissory