

Street address (if appropriate) is: 7 Meadors Avenue,
(Street)

Greenville, South Carolina, 29605
(City) (Zip Code)

Together with the dwelling house, and all improvements thereon, and all renewals or replacements, now or hereafter attached to or used in connection with that real estate together with all easements, rights, appurtenances and rents (subject to the rights given to the Credit Union to collect and apply such rents, as later stated) upon the terms and for the uses stated in this Mortgage.

If the Borrower pays the obligation that is secured (including all future advances and all interest and late charges) and complies with the Revolving Credit Agreement (along with any renewals or extension of terms) in accordance with the terms of those documents and if you comply with all of the promises, terms and conditions of this Mortgage, then the lien of this Mortgage shall then be null and void and may be cancelled of record at Borrower's request. If, however, the Borrower defaults in any of the promises, terms, or conditions of the Revolving Credit Agreement, or you fail or neglect to comply with the promises, terms, or conditions contained in this Mortgage, then and in any such event the Revolving Credit Agreement and all advances (with interest and late charges) made under it shall, at our option, at once become due and payable without notice. Upon such a default, the Mortgagee may elect at its option to sue you on the obligation set forth in the Revolving Credit Agreement and/or to foreclose this Mortgage. In the event Mortgagee brings suit on the obligation and/or a suit to foreclose this Mortgage, the costs of such suits and reasonable attorneys fees shall be added to the amount due to Mortgagee and secured by this Mortgage.

And you hereby covenant and agree as follows:

1. Insurance. You shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire hazards included within the term "extended coverage", and such other hazards as we may require and in such amounts and for such periods as we may require.

The insurance carrier providing the insurance shall be chosen by you subject to our approval, provided that such approval shall not be unreasonably withheld. All insurance policies and renewals thereof shall be in a form acceptable to us and shall include a standard mortgage clause in favor of and in the form acceptable to the Credit Union. The Credit Union shall have the right to hold the policies and renewals thereof, subject to the terms of any mortgage, or other security agreement with a lien which has priority over this Mortgage.

In the event of loss, you shall give prompt notice to the insurance carrier and to the Credit Union. We may make proof of loss if not made promptly by you.

If the Property is abandoned by you, or if you fail to respond to the Credit Union within 30 days from the date notice is mailed by us to you that the insurance carrier offers to settle a claim for insurance benefits, we are authorized to collect and apply the insurance proceeds at our option either to restoration or repair of the Property or to the sums secured by this Mortgage.