

thereon or hereafter constructed thereon (the "Premises"), in the State of South Carolina, described on Schedule "A" attached hereto and by this reference made a part hereof, together with all of the following which, with the Premises (except where the context otherwise requires), are hereinafter collectively called the "Mortgaged Property":

- (a) All appurtenances in and to the Premises;
- (b) All water and water rights, ditches and ditch rights, reservoir and reservoir rights, stock or interests in irrigation or ditch companies, minerals, oil and gas rights, royalties, lease or leasehold interests owned by Mortgagor, now or hereafter used or useful in connection with, appurtenant to or related to the Premises;
- (c) All right, title and interest of Mortgagor now owned or hereafter acquired in and to all streets, roads, alleys and public places, and all easements and rights of way, public or private, now or hereafter used in connection with the Premises;
- (d) All building material, fixtures, equipment, machinery and other personal property incorporated or to be incorporated into the Premises, all fixtures, equipment, machinery, furnishings, materials, supplies and other personal property now or hereafter used or useful in the operation of the Premises, and all parts, accessories, attachments, additions to or replacements for the foregoing;
- (e) Any and all insurance proceeds, and any and all awards, including interest, previously and hereafter made to Mortgagor for taking by eminent domain of the whole or any part of the Premises or any interest therein;
- (f) Subject to the rights of Mortgagee under Section 3 hereof, all existing and future leases, subleases, licenses and other agreements for the use and occupancy of all or any portion of the Premises and all rents, revenues, issues and profits arising from the use or enjoyment of all or any portion of the Premises;

TO HAVE AND TO HOLD the Mortgaged Property unto Mortgagee, its successors and assigns forever;

PROVIDED, ALWAYS, that if Mortgagor shall fully pay and perform the Obligation (defined below) according to the terms thereof, then this Mortgage shall thereafter be null and void.

1.2 Mortgagor warrants that it is well and truly seized of a good and marketable title in fee simple to the Premises, that it is the lawful owner of the rest of the Mortgaged Property, and that, except for those matters specifically

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