

interest in said property to the Mortgagee hereunder, its successors and assigns, subject to the understanding and agreement that the said Naturaland Trust is not an obligor under the Mortgage Note which this Mortgage secures and does not join in any affirmative covenants, representations or undertakings by the Mortgagors hereunder other than such covenants, representations and agreements which are necessary to perfect a lien hereunder in the Mortgagee, and its successors and assigns; provided, however, that Naturaland Trust hereby expressly waives notice of exercise by the holder of the Mortgage Note which this Mortgage secures of the option therein granted to declare the whole amount immediately due and payable upon any default of payments thereunder, and hereby waives protest, presentment, demand and notice of nonpayment thereunder.

NOW, KNOW ALL MEN, That the Mortgagors, in consideration of the aforesaid debt, and in order to secure the payment thereof, and of any other and further sums for which the Mortgagors may be indebted to the Mortgagee at any time for advances made to or for his account by the Mortgagee, and also in consideration of the further sum of Three (\$3.00) Dollars to the Mortgagors in hand well and truly paid by the Mortgagee at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, and Naturaland Trust, a South Carolina eleemosynary corporation, pursuant to the hereinabove recited conditions, have granted, bargained, sold and released, and by these presents does grant, bargain, sell and release unto the Mortgagee, the Mortgagee's successors and assigns:

ALL that certain piece, parcel or lot of land, with all improvements thereon, or hereafter constructed thereon, more particularly described in Schedule A attached hereto and made a part hereof.

Together with all and singular rights, members, hereditaments, and appurtenances to the same belonging in any way incident or appertaining, and all of the rents, issues, and profits which may arise or be had therefrom, and including all heating, plumbing and lighting fixtures now or hereafter attached, connected, or fitted thereto in any manner; it being the intention of the parties hereto that all fixtures and equipment, other than the usual household furniture, be considered a part of the real estate.

TO HAVE AND TO HOLD, all and singular the said premises unto the Mortgagee, its successors and assigns, forever.

The Mortgagors covenant that they are lawfully seized of the premises hereinabove described in fee simple absolute, that they have good right and are lawfully authorized to sell, convey or encumber the same, and that the premises are free and clear of all liens and encumbrances except as provided herein. The Mortgagors further covenant to warrant and forever defend all and singular the said premises unto the Mortgagee forever, from and against the Mortgagors and all persons whomsoever lawfully claiming the same or any part thereof.

The Mortgagors further covenant and agree as follows, and Naturaland Trust, as accomodation mortgagor, to the extent of its interest, joins in covenants and agreements number 1, 4, 12, 16, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31 and 32.

1. Mortgagors covenant and agree that Mortgagee shall have access to and the right to inspect said premises at all reasonable times.
2. Mortgagors covenant and agree to faithfully perform the lessor's covenants under any subsisting and future leases affecting said premises, and neither do, nor neglect to do, nor permit to be done, anything other than pursuing the enforcement of the terms of such leases in the exercise of the lessor's remedies thereunder following default on the part of any lessee in the performance of its prescribed obligations, which may cause the modification or termination of any of said leases, or of the obligations of any lessee or any person claiming through such lessee, or which may diminish or impair the value of any lease, or the rents provided for therein, or the interest of the lessor or of Mortgagee therein or thereunder.
3. Mortgagors covenant and agree to permit no assignment of any of said leases or any subletting thereunder, unless the right to sublet or assign is expressly reserved by the lessee, nor to anticipate for more

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