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I, the undersigned Notary Public, do hereby certify unto all whom it may concern, that the undersigned wife of the above named mortgagor, did this day appear before me, and, upon being privately examined by me, did declare that she does freely, voluntarily, and without any compulsion, dread or fear of any person whom soever, renounce, release and forever relinquish unto THE NESTLÉ COMPANY, INC., White Plains, New York, its successors and assigns, all her interest and estate, and all her right and claim of dower of, in and to all and singular the premises within mentioned and released.

anne m. Charlatte

GIVEN under my hand and seal this day of October 5, 1976.

ANNE M. CHARLOTTE

Notary Public for South Carolina

My Commission Fr pires October 7,1984

БИКЙО ИБИЙ Я КАБИН ВИАЛИНИЕМИКО УБИЙ ИНСКИМИКИ В КАЗИН ИЗБЕЗИКИЛЯ КИЛИКИ ИЗБЕЗИТЕ В БИЗИКИ В КАЗИНИЙ В КА

AND the mortgagor covenants with the mortgagee as follows:

1. That the mortgagor will pay the indebtedness as hereinbefore provided.

2. That the mortgagor will keep the buildings on the premises insured against loss by fire for the benefit of the mortgagee; that he will assign and deliver the policies to the mortgagee; and that the mortgagor will reimburse the mortgagee for any premiums paid for insurance made by the mortgagee on the mortgagor's default in so insuring the buildings or in so assigning and delivering the policies.

3. That no building on the premises shall be altered, removed or demolished without the consent of the mortgagee.

4. That the whole of said principal sum and interest shall become due at the option of the mortgagee: after default in the payment of any instalment of principal or of interest for fifteen days; or after default in the payment of any tax, water rate, sewer rent or assessment for thirty days after notice and demand; or after default after notice and demand either in assigning and delivering the policies insuring the buildings against loss by fire or in reimbursing the mortgagee for premiums paid on such insurance, as hereinbefore provided; or after default upon request in furnishing a statement of the amount due on the mortgage and whether any offsets or defenses exist against the mortgage debt, as hereinafter provided. An assessment which has been made payable in instalments at the application of the mortgagor or lessee of the premises shall nevertheless, for the purpose of this paragraph, be deemed due and payable in its entirety on the day the first instalment becomes due or payable or a lien.

5. That the holder of this mortgage, in any action to foreclose it, shall be entitled to the appointment of a receiver.

6. That the mortgagor will pay all taxes, assessments, sewer rents or water rates, and in default thereof, the mortgagee may

7. That the mortgagor within five days upon request in person or within ten days upon request by mail will furnish a written statement duly acknowledged of the amount due on this mortgage and whether any offsets or defenses exist against the mortgage debt.

8. That notice and demand or request may be in writing and may be served in person or by mail.

9. That the mortgagor warrants the title to the premises.

10. That the ment goes writt in compliance with Section of the Lieu lens consist the adverse section of the house of the Lieu lens that the ment of the Lieu lens that th

11. That the fire insurance policies required by paragraph No. 2 above shall contain the usual extended coverage endorsement; that in addition thereto the mortgagor, within thirty days after notice and demand, will keep the premises insured against war risk and any other hazard that may reasonably be required by the mortgagee. Alton always always and any other hazard that may reasonably be required by the mortgagee. Alton always always and any other hazard that may reasonably be required by the mortgagee. Alton always always and any other hazard that may reasonably be required by the mortgagee. Alton always always and always and always always

12. That in case of a sale, said premises, or so much thereof as may be affected by this mortgage, may be sold in one parcel.