TOGETHER with any and all awards or payments, including interest thereon, and the right to receive the same, as a result of (a) the exercise of the right of eminent domain, (b) the alteration of the grade of any street, or (c) any other injury to, taking of, or decrease in the value of, the premises, to the extent of all amounts which may be secured by this deed at the date of receipt of any such award or payment by Mortgagee and of the reasonable attorney's fees, costs and disbursements incurred by Mortgagee in connection with the collection of such award or payment.

TO HAVE AND TO HOLD the said premises hereby granted (all of which are collectively referred to herein as the "Premises") to the use, benefit and behoof of the Mortgagee, its successors and assigns.

Mortgagor warrants that Mortagor has good title to the premises, and is lawfully seized and possessed of the Premises and every part thereof, and has the right to convey same; and the Premises are unencumbered except as may be herein expressly provided; and that Mortgagor will forever warrant and defend the title to the Premises unto Mortgagee against the claims of all persons whomsoever.

This instrument, in addition to being a mortgage, is a security agreement, within the provisions of the Uniform Commercial Code currently in effect in the State of South Carolina, and is made and intended to secure the payment of the indebtedness of Mortgagor to Mortgagee evidenced by the Note in accordance with the terms thereof, together with any and all renewal or renewals and extension or extensions of the Note, either in whole or in part, and together with any and all other indebtedness now owing or which may hereafter be owing by Mortgagor to Mortgagee and incurred pursuant hereto or incurred in order to protect or preserve the interest of Mortgagee in the Premises (all of which are collectively referred to herein as the "Secured Indebtedness").

AND MORTGAGOR FURTHER COVENANTS AND AGREES WITH MORTGAGEE as follows:

1. <u>SECURED INDEBTEDNESS</u>. Grantor shall pay to Grantee the Secured Indebtedness with interest thereon as in the Note and this mortgage provided.

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