

Privilege is reserved to pay the debt in whole or in an amount equal to one or more monthly payments on principal that are next due, on the first day of any month prior to maturity, provided, however, that written notice of intention to exercise such privilege is given at least Thirty (30) days prior to prepayment; and provided further that should the amount prepaid in any one calendar year exceed fifteen (15%) per cent of the original principal sum, excluding obligatory payments under the terms of this instrument, as a consideration for the privilege of making such additional payments on account of principal in advance of maturity, the following shall be due and payable to the mortgagee:

NOTE FROM

1. Three (3%) per cent of the additional amount so paid if the prepayment is made at any time before the due date of the first monthly installment.

2. Three (3%) per cent of the additional amount so paid if the prepayment is made during the first, second, third, fourth, fifth, sixth, seventh, eighth, ninth or tenth year after the due date of the first monthly installment.

3. Two (2%) per cent of the additional amount so paid if prepayment is made during the eleventh, twelfth, thirteenth, fourteenth or fifteenth year after the due date of the first monthly installment.

4. One (1%) per cent of the additional amount so paid if prepayment is made at any time thereafter.

In addition to the above, in the event this debt is paid in full prior to maturity and while it is insured under the provisions of the National Housing Act, all parties liable for the payment of same, whether principal, surety, guarantor, or endorser, agree to be jointly and severally bound to pay to the holder hereof an adjusted premium charge referred to in Section 2, Article III, of the Regulations applicable to mortgages insured under Section 608 of the Act, provided, that in no event shall the adjusted premium charge exceed the aggregate amount of premium charges which would have been payable if the mortgage had continued to be insured until maturity; such payment to be applied by the holder hereof upon its obligation to the Federal Housing Commissioner on account of such adjusted premium; provided, however, that the liability of any party herein to pay the above mentioned adjusted premium charge shall be, in any event, subject to the exceptions contained in the applicable Regulations of the Federal Housing Commissioner in force on the date this instrument is executed.

IN WITNESS WHEREOF, the Mortgagor has caused this instrument to be duly executed in its behalf by its Secretary, and its corporate seal to be affixed hereto the 1st day of June, 1948.

Signed, sealed, and delivered in the presence of—
Elaine Boylston
Rudolph C. Barnes
Witnesses.

By *Belton R. O'Neall* President.
[CORPORATE SEAL]
ATTEST: *R. M. Caine* Secretary.

STATE OF SOUTH CAROLINA }
COUNTY OF RICHLAND } ss:

Personally appeared before me Elaine Boylston who, being duly sworn, says that she saw the corporate seal of the Lewis Village, Inc. affixed to the foregoing instrument and that she also saw Belton R. O'Neall, President, and R. M. Caine, Secretary of said Lewis Village, Inc., sign and attest the same and that she, with Rudolph C. Barnes, witnessed the execution and delivery thereof as the act and deed of the said Lewis Village, Inc.

Sworn to before me this 1st day of June, 1948.
Rudolph C. Barnes
Notary Public for South Carolina
My commission expires at the pleasure of the Governor.