

NOW, KNOW ALL MEN, That I, the said Betty S. Kelley  
 in consideration of the said debt and sum of money  
 aforesaid and for the better securing the payment thereof to the said PROVIDENT LIFE AND ACCIDENT  
 INSURANCE COMPANY, of Chattanooga, Tennessee, according to the terms of said note and also in con-  
 sideration of the further sum of THREE DOLLARS to me  
 the said Betty S. Kelley in hand well and truly paid by  
 the said PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY at and before the sealing and  
 delivery of these Presents, the receipt whereof is hereby acknowledged, have granted, bargained, sold and  
 released, and by these Presents DO GRANT, bargain, sell and release unto the said PROVIDENT LIFE  
 AND ACCIDENT INSURANCE COMPANY:

All that certain piece, parcel or lot of land, with the buildings and improvements  
 thereon, lying and being on the westerly side of North Main Street, in the City of  
 Greenville, S. C., being shown as all of Lot 7 and the adjoining 15.6 feet of Lot 8,  
 Block G, on the plat of Northgate as recorded in the RMC Office for Greenville County,  
 S. C. in Plat Book M, page 13, said lot fronting 93.8 feet on the westerly side of North  
 Main Street and having a depth of 197.3 feet on the northerly side, a depth of 197.3  
 feet on the southerly side, and being 93.8 feet across the rear.

TOGETHER with all and singular the Rights, Member, Hereditaments and Appurtenances to the  
 said Premises belonging, or in anywise incident or appertaining.

TO HAVE AND TO HOLD, all and singular, the said Premises unto the said PROVIDENT LIFE  
 AND ACCIDENT INSURANCE COMPANY, its Successors and Assigns forever.

AND I do hereby bind myself and my  
 Heirs, Executors and Administrators, Successors or Assigns, to warrant and forever defend all and singular  
 the said Premises unto the said PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY, its Suc-  
 cessors and Assigns, from and against me and my Heirs, Executors,  
 Administrators, Successors and Assigns, and all other persons whomsoever, lawfully claiming, or to claim  
 the same, or any part thereof.

AND the said mortgagor doth, as additional security, hereby assign, set over, and transfer to the said  
 mortgagee, all of the rents, issues and profits of the said mortgaged premises, accruing or falling due from  
 and after the service of a summons in any action of foreclosure to which said mortgagee may be parties,  
 and the holder of this mortgage shall be entitled to the appointment of a receiver for such rents and profits  
 as a matter of right, without consideration of the value of the mortgaged premises as security for the  
 amount due the mortgagee, or the solvency of any person or persons liable for the payment of such amount.

AND IT IS AGREED, by and between the said parties, that the said Mortgagor, Heirs, Executors,  
 Administrators, Successors or Assigns shall and will insure the house and buildings on said premises and  
 keep the same insured from loss or damage by fire, the perils covered by the standard Extended Coverage  
 Endorsement or other hazards, that may be from time to time required by the Mortgagee, and assign the  
 Policy of Insurance to the said PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY, its Suc-  
 cessors or Assigns, and in case that I or they shall, at any time, neglect or fail so to do, then  
 the said PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY, its Successors or Assigns may  
 cause the same to be insured in its own name, and reimburse itself for the premium and expenses of such in-  
 surance, together with interest on the amount so paid, at the rate of seven (7%) per cent. per annum,  
 from the date of such payment, under this Mortgage.

AND IT IS FURTHER AGREED AND COVENANTED, by and between the said parties, that  
 until the debt hereby secured be paid, the said Mortgagor, her Heirs, Executors, Administrators, Suc-  
 cessors or Assigns, shall and will pay all taxes on the property hereby mortgaged, when due and payable, and  
 in case I or they fail to do so, the said PROVIDENT LIFE AND ACCIDENT INSURANCE  
 COMPANY, its Successors or Assigns, may pay said taxes, together with any costs or penalties incurred  
 thereon, or any part thereof, and reimburse itself for the same, together with interest on the amount so  
 paid, at the rate of seven (7%) per cent. per annum, from the date of such payment, under this Mortgage.

PROVIDED ALWAYS, NEVERTHELESS, and it is the true intent and meaning of the parties to  
 these Presents, that if I the said Betty S. Kelley