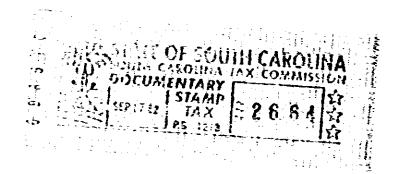
ADDENDUM

(continued)

law upon the death of a joint tenant or (d) the grant of any leasehold interest of three years or less not containing an option to purchase, Mortgagee may, at Mortgagee's option, declare all the sums secured by this Mortgage to be immediately due and payable. The exceptions hereinabove cited shall not otherwise diminish or affect the rights of the Mortgagee.

It is understood and agreed that any default under the terms and conditions of that certain Mortgage given by Townes B. Johnson and Cynthia C. Johnson to Southern Bank & Trust Company, dated September 16, 1982, and recorded in the RMC Office for Greenville County, S. C. in Mortgage Book 1580, at Page 744, shall constitute a default under the terms and conditions of the within Mortgage.



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