

the payment of such contested tax or charge and any additional charge, penalty or expense which may arise from or be incurred as a result of such contest; (c) such contest operates to suspend collection and is maintained and prosecuted with diligence; and (d) Mortgagor shall pay such contested tax or charge and all costs and penalties, if any, and shall deliver to Mortgagee evidence acceptable to Mortgagee of such payment promptly, if such contest is terminated or discontinued adversely to Mortgagor, and in any event at least thirty days before the date any of the Mortgaged Premises may be sold or otherwise transferred because of non-payment of tax or charge.

Subject to said right of Mortgagor to contest such tax or charge and the expiration of any notice and grace period as provided in Section 20 without a cure, nothing herein shall affect any right or remedy of Mortgagee under this Mortgage or otherwise to pay any tax or charge and to add the amount so paid to the outstanding principal balance of the Note.

5. Insurance. Mortgagor agrees to keep any buildings, structures, improvements and fixtures insured at all times throughout the term of this Mortgage (including any period or periods of time during which any buildings, structures and improvements are in the course of remodeling or construction) and to furnish the following to Mortgagee:

(a) Policies of insurance against loss or damage by fire, lightning, windstorm, hail, explosion, vandalism, malicious mischief and damage from aircraft and vehicles, and smoke damage from such other hazards as are presently included in standard "Extended Coverage" endorsements in Greenville, South Carolina. The amount of such insurance shall be as required by Mortgagee from time to time, but not less than 100% of the full replacement cost of the buildings, structures, improvements and fixtures without deduction for depreciation, and not less than the original amount of the First Mortgage plus the original principal amount of this Mortgage, with coverage to increase as the