The Mortgagor further covenants and agrees:

(1) That this mortgage [illegible] the payment of taxes [illegible] secure the Mortgagee [illegible] long as the total indebtedness [illegible] at the same rate as the mortgage note and [illegible]

(2) That it will keep the improvements [illegible] to time by the Mortgagee against loss by fire and other [illegible] in such amounts as may be required [illegible] held by the Mortgagee, and have attached thereto loss payable [illegible] all premiums therefor when due, and that it does hereby [illegible] hereby authorize each insurance company concerned to make payment [illegible] the Mortgage debt, whether due or not.

(3) That it will keep all improvements now [illegible] continue construction until completion [illegible] make whatever repairs are necessary, including the replacement [illegible] completion of such construction to the satisfaction [illegible]

(4) That it will pay, when due, all taxes, public assessments [illegible] the mortgaged premises. That it will comply with all governmental [illegible]

(5) That it hereby assigns all rents, issues and profits of the [illegible] should legal proceedings be instituted pursuant to this mortgage [illegible] of the mortgaged premises, with full authority to take possession of the [illegible] reasonable rental to be fixed by the Court in the event such possession [illegible] attending such proceeding and the execution of its trust as another shall apply the [illegible] debt secured hereby.

(6) That if there is a default in any of the terms, conditions, or covenants of this mortgage or in the note secured hereby, [illegible] of the Mortgagee, all sums then owing by the Mortgagor to the Mortgagee shall become immediately due and payable and this mortgage may be foreclosed. Should any legal proceedings be instituted for the foreclosure of this mortgage, or should the Mortgagee become a party of any suit involving this Mortgage or the title to the premises described herein, or should the debt secured hereby or any part thereof be placed in the hands of any attorney at law for collection by suit or otherwise, all costs and expenses incurred by the Mortgagee, and a reasonable attorney's fee, shall thereupon become due and payable immediately or on demand, at the option of the Mortgagee, as a part of the debt secured hereby, and may be recovered and collected hereunder.

(7) That the Mortgagor shall hold and enjoy the premises above conveyed until there is a default under this mortgage or in the note secured hereby. It is the true meaning of this instrument that if the Mortgagor shall fully perform all the terms, conditions, and covenants of the mortgage, and of the note secured hereby, that then this mortgage shall be utterly null and void; otherwise to remain in full force and virtue.

(8) That the covenants herein contained shall bind, and the benefits and advantages shall inure to, the respective heirs, executors, administrators, successors and assigns, of the parties hereto. Whenever used, the singular shall included the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

WITNESS the Mortgagor's hand and seal this 29th day of September 19 72.
SIGNED, sealed and delivered in the presence of:

Susan E. Poole
Betty L. McFarland

THE ERVIN COMPANY (SEAL)
By: [illegible] (SEAL)
And: R. Watts Martin (SEAL)
(SEAL)

STATE OF ~~SOUTH CAROLINA~~ North Carolina
COUNTY OF Mecklenburg

PROBATE

Personally appeared the undersigned witness and made oath that (s)he saw the within named mortgagor sign, seal and as its act and deed deliver the within written instrument and that (s)he, with the other witness subscribed above witnessed the execution thereof.

SWORN to before me this 29 day of September 19 72.
Betty L. McFarland (SEAL)
Notary Public for ~~South Carolina~~ North Carolina
My Commission Expires: 8-20-77

Susan E. Poole

STATE OF SOUTH CAROLINA
COUNTY OF

NOT NECESSARY
RENUNCIATION OF DOWER

I, the undersigned Notary Public, do hereby certify unto all whom it may concern, that the undersigned wife (wives) of the above named mortgagor(s) respectively, did this day appear before me, and each, upon being privately and separately examined by me, did declare that she does freely, voluntarily, and without any compulsion, dread or fear of any person whomsoever, renounce, release and forever relinquish unto the mortgagee(s) and the mortgagee's(s') heirs or successors and assigns, all her interest and estate, and all her right and claim of dower of, in and to all and singular the premises within mentioned and released.

GIVEN under my hand and seal this

day of 19

(SEAL)

Notary Public for South Carolina.