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(continued from the first page hereof)

The mortgagor agrees that after the expiration of ten years from the date hereof, the mortgagee may at its option apply for mortgage insurance for an additional period of five years with the mortgage insurance company insuring this loan, and the mortgagor agrees to pay to the mortgagee as premium for such insurance one-half of 1% of the principal balance then existing.

This is the identical property conveyed to the mortgagor herein by deed of Fortis Enterprises, Inc., dated April 9, 1973, and to be recorded herewith in the R.M.C. Office for Greenville County, South Carolina.

Recorded April 9, 1973 at 3:23 P. M., # 28608