and to any restrictive covenants as to use as may burden, encumber or pertain to the subject property that are evidenced by instruments recorded in the Office of the Clerk of Court or Register of Mesne Conveyances for Greenville County.

TOGETHER with all and singular the improvements thereon and the Rights, Members, and Appurtenances to the said premises belonging, or in anywise incident or appurtaining.

TO HAVE AND TO HOLD, all and singular the said premises unto the said Janie Daniel DeTreville, her heirs and assigns forever.

AND the said Builders & Developers, Inc. does hereby bind itself and its successors to warrant and forever defend all and singular the said premises unto the said Janie Daniel DeTreville, her heirs and assigns, from and against itself and its successors, and all other persons whomsoever, lawfully claiming, or to claim the same, or any part thereof.

AND IT IS AGREED, by and between the said parties that if the mortgagor, its successors or assigns, shall fail to pay all taxes and assessments upon the said premises when same shall first become payable, then the said mortgagee, her heirs, executors or assigns, may cause the same to be paid, together with all penalties and costs incurred thereon, and reimburse herself under this mortgage for the sums so paid, with interest thereon from the date of such payment at the rate of eight (8%) percent per annum.

AND IT IS AGREED, by and between the said parties in case of default in any of the payments of interest or principal as herein provided for, the whole amount of the debt secured by this mortgage shall become immediately due and payable.

AND IT IS AGREED, by and between the said parties that upon any default being made in the payment of the taxes, or of the assessments hereinabove mentioned, when the same shall severally become payable, then the entire amount of the debt secured or