AND I do hereby agree to pay all taxes and other public assessments against this property on or before the first day of January of each calendar year, and to exhibit the tax receipts at the office of the Citizens Building and Loan Association, Greer, S. C., immediately upon such payment, until all amounts due under this mortgage have been paid in full; and should

I fail to pay said taxes and other governmental assessments, the Mortgagee may, at its option, pay same and charge same amounts to the mortgage debt, and collect the same under this mortgage, with interest thereon.

And the Mortgagor... (do)(does) hereby agree, upon demand of the Mortgagee, at any time, to pay on or before the 5th day of each succeeding month, together with and in addition to the monthly payments of principal and interest above stated, a sum equal to one-twelfth (1/12th) of the said annual taxes, assessments and insurance premiums, as estimated by the Mortgagee. The Mortgagor... further agree... to pay on demand any additional sums necessary to pay these items. It is further agreed that any such additional payments, when so demanded by the Mortgagee shall become a part of, and additional to, the monthly installments of principal and interest under the terms of this mortgage and the note secured thereby.

And it is further agreed that as a part of the consideration for the loan herein secured, that the Mortgagor_shall keep the premises herein described in good repair, and should he fail to do so, the Mortgagee, its successors and assigns, may enter upon said premises at any time, and make whatever repairs are necessary, and charge the expense of such repairs to the mortgage debt and collect the same under this mortgage, with interest thereon.

PROVIDED, ALWAYS, nevertheless, and on this express condition that if I the said Mortgagor..., my Heirs, or Legal Representatives, shall on or before the fifth day of each and every month from and after the date of these presents, pay or cause to be paid to the said CTITZENS BUILDING AND LOAN ASSOCIATION, Greer, S. C., its successors or assigns, the monthly installments and other items as herein set out, until said debt and all interest and amounts due thereon, shall have been paid in full, then this deed of bargain and sale shall be and become null and void; otherwise to remain in full force and virtue.

And it is further stipulated that the said Mortgagor... to hold and enjoy the said premises until default of payments shall be made, but upon default in the payments or other covenants herein stipulated for a period of sixty (60) days, then and in such event the said Association may, at its option, declare the whole amount hereunder at once due and payable, together with all costs and expenses including a reasonable attorney's fee, and the right to foreclose this mortgage and sale therein for satisfaction thereof.

State of South Carolina County of Greenville

PERSONALLY appeared Lucille H. Howell
and made oath that _he saw the within named John W. Davis, II
sign, seal and as his act and deed, deliver the within written Deed; and that deponent, together with
Robert A. Lynn witnessed the execution thereof.

SIVORN TO before me this 29 day

of 19 81

Notary Public for South Grolina

My Commission Expires 9-27-83

Lucille N. Howell

State of South Carolina County of Greenville

I, Robert A. Lynn all whom it may concern, that Mrs. Jane W. Davis

the wife of the within named John W. Davis II

did this day appear before me, and 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 or persons whomsoever, renounce, release
and forever relinquish unto the within named Crrizens Building and Loan Association, Greer, S. C., its successors
and assigns, all her interest and estate, and also all her right and claim of dower of, in or to all and singular the
premises within mentioned and released.

GIVEN under my hand and seal this 29 day 19 81 (L.S.)

Notary Public for South Carolina
My Commission Expires 9-27-83

RECORDET JUN 9 1981 at 3:31 P.M

Jane W. Lavis

34159