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Mortgagee all that certain lot, parcel or piece of land lying and being in Greenville, South Carolina, more particularly described on Schedule A attached hereto and by this reference made a part hereof.

TOGETHER WITH all buildings and improvements thereon situate or which may hereafter be created or placed thereon and all and singular the tenements, hereditaments, appurtenances and easements thereunto belonging or in anywise appertaining, and the rents, issues and profits thereof, and together with all furniture, fixtures, equipment, appliances and personal property owned by Mortgagor used or useful in connection with and for the occupancy, management and operation thereof including, but not limited to, all stoves, refrigerators, kitchen food disposers, dishwashers, draperies, carpeting, light fixtures, heating and air conditioning units and equipment, landscaping, office equipment, swimming pool equipment, operating manuals, and maintenance equipment, and all renewals, replacements and additions thereto.

TO HAVE AND TO HOLD the above granted and described premises unto the said Mortgagee, its successors or assigns, forever.

And the said Mortgagor hereby covenants with the Mortgagee that the said Mortgagor is seized of said land in fee simple; that the said Mortgagor has full power and lawful right to convey the same in fee simple as aforesaid; that, after default not cured within any applicable grace period it shall be lawful for the Mortgagee at all times peaceably and quietly to enter upon, hold, occupy and enjoy said land and every part thereof; that the land is free from all encumbrances, except for those matters (hereinafter referred to as the "Permitted Encumbrances") expressly set forth in Schedule B attached hereto and by this reference made a part hereof; that said Mortgagor will make such further assurances to prove the fee simple title to said land in said Mortgagee as may be reasonably required; and that said Mortgagor does hereby fully warrant the title to said land and every part thereof and will defend the same against the lawful claims of all persons whomsoever claiming by, through or under Mortgagor but none other, except as to the Permitted Encumbrances.

provided ALWAYS, and these presents are on this express condition, that if said Mortgagor shall well and truly pay said indebtedness unto the said Mortgagee, and any new renewals or extensions thereof, and the interest thereon, together with all costs, charges and expenses, including a reasonable attorney's fee, which the said Mortgagee may incur or be put to in collecting the same by foreclosure, or otherwise, and shall perform and comply with all other terms,