41 43-03-028.51 THIS MORTGAGE dated as of the Charlotte A. Hall husband and wife, thereinafter jointly called John W. Hall and Charlotte Copposation a Virginia corporation thereinafter called "the Mortgagor"), and UNITED VIRGINIA MORTGAGE CORPORATION, a Virginia corporation (hereinalter called "UVMC"), recites and provides. The Mortgagor has made a mortgage note of even date herewith (hereinafter called "the Note"), payable to UVMC or order, in which the Mortgagor waived the benefits of the Homestead Exemption, in the original principal amount of \$19,150,00, bearing interest at a rate of 17,75 percent (17,75%) per annum such principal and interest to be payable in full by the Mortgagor in monthly installments as follows: \$341,99. Dollars on the 15th day of 101V percent (19, 20), months, except that the last installment shall be and every month thereafter for 119 (119) months, except that the last installment shall be _\$341.99_____; provided, however, that if not sooner paid, the balance of such principal amount together with interest thereon shall be due and payable in full on the _15Eh day of ___June_ NOSY THEREFORE, the Mortgagor hereby grants and conveys to UVMC, its successors and assigns to secure the payment of the Note, all additional sums, with interest thereon, advanced under the Note and this Mortgage, and the performance of the covenants agreements, terms, conditions and warranties contained in the Note and this The state of the s Estate (the Leases), together with all rents, issues, profits, revenues, royalties, rights of contract and otherwise, and benefits ansing from the Real Estate, including, but not limited to, any deposits of cash, securities and property which may be held at any time and from time to time under the terms of the Leases; provided, however, that such assignment shall not constitute a surrender by the Mortgagor of the Leases and such rents, issues, profits, revenues, royalties, rights of contract and otherwise until an event of default hereunder as hereinafter defined and an acceleration of the Note, but such rents, issues, profits, revenues, royalnes, rights of contract and otherwise may, notwithstanding such assignment, be exercised and enforced by the Mortgagor until such an event of default and acceleration of the Notes The Real Estate together with the Leases and all other rights and property hereinabove granted and confeyed Furthermore, this Morngage shall be, for the benefit of the Noteholder, a Security Agreement pursuant to the islans of Tide 36-9-101 er sery of the Code of South Carolina, as amended shall hereinafter be referred to as "the Properties". provisions of Tide 36-9-101 et seit of the Code of South Carolina, as amended. 23290 1. Affirmative Covenants of the Mortgagor. The Micropagor covenance and agrees as follows: (a) Payment of the Note. The Mortgagor shall pay the principal of and the interest on the Note when and as (PAID and SATISFIED the same shall become due the Performance of Covenants. The Mortgagor shall at all present the part through the part through all coverience, agreements, terms, conditions and warranties contained in the NEDITETS OF

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