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charges imposed upon or assessed against it or the Mortgaged Property or the revenues, rents, issues, income or profits thereof.

12. The Mortgagor will pay from time to time when the same shall become due, all claims and demand of mechanics, materialmen, laborers, and others which, if unpaid, might result in, or permit the creation of, a lien on the Mortgaged Property, whether paramount or subordinate to this Mortgage, or any part thereof, or on the revenues, rents, issues, income and profits arising therefrom and in general will do or cause to be done everything necessary so that the first lien of this Mortgage shall be fully preserved, at the cost of the Mortgagor, without expense to the Mortgagee.

13. The Mortgagor will keep adequate records and books of account in accordance with sound accounting practices for a cash basis taxpayer and will permit the Mortgagee, by its agents, accountants and attorneys, to visit and inspect the premises and examine its records and books of account relating to the Mortgaged Property covered by this Mortgage, at such reasonable times as may be requested by the Mortgagee.

14. That the Mortgagor will keep all real, mixed and personal property now or hereafter encumbered by the lien of this Mortgage insured, as may be required from time to time by the Mortgagee, against loss by fire, windstorm and other hazards and casualties covered by a Standard Fire and Extended Coverage Insurance Policy, for such periods and for not less than their full insurable value or such amounts as may be required by the Mortgagee and to pay promptly when due all premiums for such insurance. The amounts of insurance required by the Mortgagee shall be the minimum amounts for which said insurance shall be written and it shall be incumbent upon the Mortgagor to maintain such additional insurance as may be necessary to meet and comply fully with all co-insurance requirements contained in said policies, or under the laws of the State of South Carolina, to the end that neither Mortgagor nor Mortgagee shall be a co-insurer thereunder. Insurance shall be written by a company or companies approved by the Mortgagee and certificates of insurance shall be furnished to the Mortgagee. No lien upon any of said policies of insurance to the extent applicable to the property encumbered