

regular installments of principal do not exceed in any one mortgage year hereunder, Thirteen (13%) percent of the original principal sum, and that such additional payments are in the exact amount of such portion of any consecutive number of ensuing regularly-allotted payments as would be applied to principal if those regularly-allotted payments were made when due, and that no such making of additional payments shall entitle the undersigned to forego making payment of the next ensuing regular monthly installment of principal and interest as hereinabove provided. The undersigned shall have the further privilege on any installment date, of making full payment of the principal sum, or any balance thereof, during the first Seven and one-half (7½) years, upon payment of a bonus or prepayment charge of two (2%) percent of the unpaid balance at the time of prepayment, plus interest thereon to the next regular monthly payment date. After the first Seven and one-half (7½) years, the balance of the loan may be paid on any installment date without the payment of any bonus or prepayment charge. Provided, however, that such prepayment charge shall be waived in the event of the death of mortgagor.

NOW, KNOW ALL MEN, That the said mortgagor, in consideration of the said debt and sum of money aforesaid, and for the better securing the payment thereof to the said THE SOUTH CAROLINA NATIONAL BANK OF CHARLESTON according to the terms of the said note, and also in consideration of the further sum of Three Dollars (\$3.00), to the said mortgagor in hand well and truly paid by the said THE SOUTH CAROLINA NATIONAL BANK OF CHARLESTON At and before