in and the terms, conditions, covenants and agreements set forth herein shall apply to and bind the heirs, successors, and assigns of each of the parties hereto. Time is the essence of this agreement.

- ment, including the words Buyer and Seller, shall be construed to include the plural as well as the singular number and words used herein in the present tense shall include the future as well as the present and words used in the masculine gender shall include the feminine and neuter.
- 9. Fire Insurance. The Buyer shall insure the buildings now on said property, or such buildings as may be placed thereon, against fire, for not less than ninety (90%) per cent of the value thereof, with some Fire Insurance Company to be approved by the Seller and any loss thereunder shall be paid to the Buyer and the Seller as their interests may appear. Should said property be not insured as aforesaid the Seller may insure said property and the cost thereof shall be paid by the Buyer, upon demand, including interest thereon from the date the premium is paid by the Seller.

 All insurance policies to be issued as aforesaid shall be delivered to and held by the Seller until all amounts of money to be paid by the Buyer have been paid in full.
- Inspection. The Buyer shall use premises well and keep same in good repair, at expense of the Buyer, and shall not commit waste thereon, and, in the event of any breach and reentry by the Seller, shall deliver up premises to Seller in as good condition as same are now in or may be put in, ordinary wear and tear, ordinances and acts of God excepted. Buyer shall at all times use and maintain said premises in accordance with the laws, ordinances and regulations of the United States of America, the State of South Carolina, and the City of Greenville. The Seller shall have the right at any reasonable time to enter upon and in said premises for the purpose of inspecting same.
- 11. <u>Non-assignable Clause</u>. This contract is personal between the parties hereto and is non-assignable without the written consent of the parties.