

Also, all the right, title and interest and rights of reversion of the mortgagor in and to all adjoining railroad rights of way and public roadways.

The above described property is a portion of the same property conveyed to the mortgagor herein by deed of Earl B. Mills, et al, recorded February 19, 1974 in the RMC Office for Greenville County in Deed Book 994 at Page 67.

The mortgagor does hereby further covenant and agree:

- (1) That he will maintain and keep in force at all times during the term of the within mortgage a loss of rents and business interruption insurance policy in an amount not less than \$20,800.00 per annum.
- (2) That he will maintain and keep in force at all times during the term of the within mortgage a life insurance policy on himself in the amount of \$125,000.00, decreasing term, which policy shall be assigned to mortgagee.
- (3) That he will, at the option of the mortgagee, deposit in escrow with said mortgagee, on each due date of the note hereby secured an amount in addition to the payment of principal and interest provided in said note equal to one-twelfth (1/12) of the premium that will next become due on any fire and other hazard insurance covering the mortgaged property plus one-twelfth (1/12) of the annual Greenville County property taxes next due on the mortgaged property. In the event the mortgagee shall elect to exercise this option, the mortgagor shall be required to pay an initial escrow deposit which will provide a fund that will, in addition to the monthly payments thereafter, be equal to pay such premiums and taxes when next due. All funds so paid shall be held by the mortgagee to pay said premiums and taxes when due.
- (4) That he will furnish Liberty Life Insurance Co. audited annual financial statements on Piping and Equipment Company, of which he is the President, within three months following the end of said company's fiscal year.

TOGETHER with all and singular the Rights, Members, Hereditaments, and Appurtenances to the said Premises belonging, or in anywise incident or appertaining.

AND IT IS COVENANTED AND AGREED by and between the parties hereto that all gas and electric fixtures, radiators, heaters, engines and machinery, boilers, ranges, elevators, and motors, bath-tubs, sinks, water-closets, basins, pipes, faucets and other plumbing and heating fixtures, mirrors, mantels, refrigerating plant and ice-boxes, cooking apparatus and appurtenances, and such other goods and chattels and personal property as are furnished by a landlord in letting or operating an unfurnished building, similar to the one herein described and referred to, which are or shall be attached to said building by nails, screws, bolts, pipe connections, masonry, or in any other manner, are and shall be deemed to be fixtures and an accession to the freehold and a part of the realty as between the parties hereto, their heirs, executors, administrators, successors and assigns, and all persons claiming by, through or under them, and shall be deemed to be a portion of the security for the indebtedness herein mentioned and to be covered by this mortgage.

TO HAVE AND TO HOLD all and singular the said Premises unto the said LIBERTY LIFE INSURANCE COMPANY, its successors and Assigns. And the mortgagor does hereby covenant to warrant and forever defend all and singular the said Premises unto the said LIBERTY LIFE INSURANCE COMPANY its successors and Assigns, from and against the said mortgagor and every person whomsoever lawfully claiming or to claim the same or any part thereof.