

THE STATE OF SOUTH CAROLINA,

COUNTY OF GREENVILLE.

Whereas *I Clifford I Smith of Greenville*

of the County of *Greenville* in the State aforesaid (hereinafter referred to as the "mortgagor") in and by his certain promissory note or notes (hereinafter referred to as "notes," whether one or more) in writing, of even date herewith, is well and truly indebted to HOME BUILDING AND LOAN ASSOCIATION (hereinafter referred to as the "mortgagee"), which said mortgagee hereby admits to be a corporation duly chartered under the laws of said State and having its principal place of business at Greenville, in said County and State, in the full and just sum of *One Thousand and no/100*

dollars (\$ *1000.00*), to be paid on or before the date when the *20th* series of the capital stock of said mortgagee shall reach maturity, with interest thereon from this date at the rate of *eight* per cent. per annum, payable

monthly on or before the first Tuesday of each and every month until paid in full; past due interest to bear interest at same rate as principal; both principal and interest to be paid in United States gold coin of the present standards of weight and fineness; all the terms and covenants of said notes being hereby made parts hereof as fully as if set out at length herein.

Now, know all men, that said mortgagor, in consideration of said debt and for the purpose of securing the payment thereof, and in further consideration of the sum of one dollar paid to said mortgagor by said mortgagee at and before the sealing and delivery hereof (the receipt whereof is hereby acknowledged), has granted, bargained, sold and released and by these presents does grant, bargain, sell and release unto the said mortgagee, and his heirs, successors and assigns all that certain lot, piece, parcel or tract of land situate, lying and being in the State of South Carolina and County of *Greenville* in *Greenville* Township.

and in the *City of Greenville*, being designated as lot No. *Forty-eight* on the plat of lands of *John T. Woodside*, recorded in R. M. C. office for said county and state, said lot fronting *fifty feet* on *Palmetto Avenue*, and having the following *meters and bounds*, to-wit: Beginning at an iron pin on the South west side of *Palmetto Avenue*, one hundred *ninety six feet* from the intersection of *Palmetto Avenue* and *McKay Street* joint corners of lots Nos. *48 and 49*, and running thence with line of lot No. *49* South *79* west one hundred *fifty feet* to an iron pin thence South *11* East *fifty feet* to an iron pin corner of lots Nos. *47 and 48*, and running thence with line of lot No. *47* North *79* East, one hundred *fifty feet* to an iron pin on *Palmetto Avenue* North *11* west *fifty feet* to point of beginning. #1900

This is the same lot of land heretofore conveyed to Mrs. Clifford I. Smith by deed of *John T. Woodside*, dated *May 28, 1925* and recorded in R. M. C. office for said state and county in *Book 105* at page *354*, reference to which is hereby made.

being the same land conveyed to said mortgagor by _____ on _____ 192____, by deed recorded in the office of the Register of Mesne Conveyances or Clerk of Court for Greenville County, S. C., in Deed Book _____ page _____

Together with all and singular the rights, members, hereditaments and appurtenances to the said premises belonging, or in anywise incident or appertaining. To have and to hold all and singular the said premises unto the said mortgagee and his successors, heirs and assigns forever. And said mortgagor does hereby bind himself and his heirs, executors, administrators and successors to warrant and forever defend all and singular the said premises unto the said mortgagee and his successors, heirs and assigns from and against said mortgagor and his heirs, executors, administrators, successors and assigns and against every person whomsoever lawfully claiming or to claim the same or any part thereof; also, on demand at any time, to give any further written assurances which may be desired to protect the interests of said mortgagee, including a new note or notes and mortgage correcting errors in the originals.

- And said mortgagor hereby covenants and agrees with said mortgagee as follows:
- (1) That when the loan secured hereby is closed, there shall and will be no unsatisfied lien or encumbrance of any kind, prior to the lien hereof, affecting said premises or any part thereof, this being solemnly declared and represented by said mortgagor as a condition hereof and for the purpose of obtaining a loan hereunder.
 - (2) That said mortgagor shall keep all buildings and improvements now or hereafter on said premises in the best of condition and shall not remove, demolish or alter any such building or cut any timber without written consent of said mortgagee and shall not commit or permit waste or injury impairing the value of the premises as security for said debt; and in case of impairment, of which said mortgagee shall judge, said mortgagor hereby agrees to make, immediately upon demand such repairs as said mortgagee may consider necessary to protect his interests; and upon default, said mortgagee may enter upon said premises and make the same.