

said premises, or to be installed thereon, which are hereby expressly agreed to be a part of the realty.

"Lot No. 21 is the same conveyed to me by Walter H. Hatcher, Jr. by its deed dated April 16, 1943, recorded in the R. W. C. Office for Greenville County in Deed Vol. 257, page 161, and the West part of Lot No. 20 was conveyed to me by Walter S. Hatcher, Jr. by its deed dated January 7, 1948, recorded in the R. W. C. Office for Greenville County in Deed Vol. 332, page 381."

I have agreed to take out a life insurance policy insuring the payment of the above mortgage in case of my death and I do hereby authorize the First Federal Savings and Loan Association of Greenville to advance any premiums upon said policy which I fail to make, and to charge the same to my mortgage account to be paid by me in addition to the regular payments set forth herein.

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 Premises before mentioned unto the said FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION, OF GREENVILLE, its successors and assigns forever.

And I do hereby bind myself, my Heirs, Executors and Administrators to warrant and forever defend all and singular the said Premises unto the said FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION, OF GREENVILLE, its successors and assigns, from and against Heirs, Executors, Administrators and Assigns, and every person whomsoever lawfully claiming or to claim the same or any part thereof.

And I do hereby agree to insure the house and buildings on said lot in a sum not less than One Thousand, Two Hundred Dollars (\$1,200.00) for fire insurance and not less than Twelve Hundred Dollars (\$1,200.00) for windstorm insurance, in a company or companies acceptable to the mortgagee, and to keep said insured from loss or damage by fire or windstorm, and do hereby assign said policy or policies of insurance to the said mortgagee, its successors and assigns; and in the event I should at any time fail to insure said premises, or pay the premiums thereon, then the said mortgagee, its successors and assigns, may cause the buildings to be insured in I name, and reimburse itself for the premiums so incurred, and all sums tendered this mortgage, with interest.

And I do hereby agree to pay all taxes and other public assessments on said premises on or before the first day of January of each calendar year, and to exhibit to the mortgagee, or the FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION, OF GREENVILLE, its successors and assigns, a receipt for such payment, until all amounts due under this mortgage have been paid in full. In the event I fail to pay said taxes and other governmental assessments, the mortgagee, its successors and assigns, may collect the amounts so paid to the mortgagee, and collect same to and for the payment of the principal of this mortgage, with interest, in twelve equal monthly instalments in addition to regular monthly payments.

And it is hereby agreed as a part of the consideration hereof that the mortgagee, its successors and assigns, shall keep the premises herein described in good repair, and the mortgagee, its successors or assigns, may enter upon said premises at any time for the purpose of making such repairs, and charge the expenses for such repairs to the mortgagee, its successors and assigns, to be paid to the mortgagee, with interest, in twelve equal monthly instalments in addition to regular monthly payments.

And it is further agreed that I shall not further encumber, mortgage, sell, lease, convey, or otherwise dispose of, or alienate said premises by way of mortgage or deed or conveyance, or otherwise, without the written consent of the mortgagee, its successors and assigns, and should I do so said Association may, at its option, declare the debt hereon to be immediately due and payable, and may institute any proceedings necessary to enforce same.

And I do hereby assign, set over and transfer unto the said FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION, OF GREENVILLE, its successors and assigns, all the rents and profits actually received from the premises hereinabove described, retaining however, the right to occupy said premises until the payments herein set out are not more than thirty days in arrears. In the event I fail to pay the debt, interest, fire insurance premiums or taxes, shall be past due and payable, then the mortgagee, its successors and assigns, may take over the property herein described, and collect said rents and profits, and apply the same to the payment of taxes, fire insurance, interest, and principal, without liability to me, and the balance, if any, of the rents and profits actually collected, less the costs of collection, and the balance of the debt, shall be paid to me by the mortgagee herein, and the payments hereinabove set out become due and payable.

I do hereby agree that said mortgagee, its successors and assigns, may apply to the Circuit Court of said State, at Chambers or otherwise, for the appointment of a Receiver with authority to take charge of the mortgaged premises, designate a reasonable rental, and collect same and apply