BEGINNING at the southwestern intersection of Third Avenue and Second Street and running thence along the southern edge of Second Street 85 feet to a point; thence in a southern direction along a line parallel to Third Avenue 100 feet to a point in northern line of Lot No. 2, said point being 65 feet from the joint rear corner of Lots Nos. 2 and 3 on said plat; thence with the line of Lot No. 2 and parallel to Second Street 85 feet to a point on the western edge of Third Avenue, joint front corner of Lots Nos. 2 and 3 on said plat referred to above; thence with Third Avenue in a northern direction 100 feet to the point of BEGINNING.

The within is the identical property heretofore conveyed to the mortgagor by deed of Carrie Ellen Bates, dated 31 August 1979, to be recorded herewith.

The within mortgagor(s) agree not to transfer or convey the within described property without the consent of the Citizens Building and Loan Association or its successors or assigns and agree that if the within described property is conveyed and mortgage assumed by any other person, corporation or partnership without the consent of Citizens Building and Loan Association the entire amount due on the note will become due and payable, plus reasonable attorney's fees if court proceeding is necessary. The mortgage may charge a reasonable transfer fee when the mortgage is assumed by another party.

TOGETHER WITH all and singular the Rights, Members, Hereditaments and Appurtenances to the said premises belonging or in any wise incident or appertaining.

TO HAVE AND TO HOLD, all and singular the said premises before mentioned unto the said CITIZENS BUILDING AND LOAN ASSOCIATION, its successors and assigns, forever.

And I do hereby bind myself and my
Heirs, Executors, and Administrators to warrant and forever defend all and singular the said Premises unto the said
CITIZENS BUILDING AND LOAN ASSOCIATION, Greer, S. C., its successors and assigns, from and against me and my
Heirs, Executors, Administrators and assigns, and every person whomsoever lawfully
claiming 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 Thirty-Three Thousand Five Hundred and No/100 (\$33, 500 lars fire insurance, and not less than Dollars windstorm insurance, in a Company or Companies acceptable to the Mortgagee, and to keep the saine insured from loss or damage by fire

a Company or Companies acceptable to the Mortgagee, and to keep the same insured from loss or damage by tire and/or windstorm, and do hereby assign the policy or policies of insurance to the said Mortgagee, its successors and assigns, to the extent of its interest therein; and in the event I should at any time fail to insure said premises, or pay the premiums therein, then the said Mortgagee, its successors or assigns, may cause the said houses and buildings to be insured in the owner's name(s), and reimburse itself for the premiums and expense of such insurance under this mortgage, with interest thereon.

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