

The said 0.43 acre tract was conveyed to the mortgagor herein by deed of Sue S. Rogers dated August 18, 1976, and recorded in Deed Book 1041, Page 903, RMC Office for Greenville County,, Recorded Aug. 27, 1976.

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 Company, its successors and assigns forever, and the said Mortgagor is hereby bound to warrant and forever defend all and singular the said premises unto the Company from and against Mortgagor and every person whomsoever lawfully claiming or to claim the same or any part thereof. And the Mortgagor covenants that Mortgagor is lawfully seized of the premises herein described in fee simple absolute; has good, right and lawful authority to same; and that they are free and clear of all liens and encumbrances whatsoever, except such as have been subordinated to the lien of this mortgage.

And the Mortgagor covenants and agrees to keep the improvements on said land insured against loss or damage by fire and windstorm and other casualties generally covered by extended coverage insurance, in a sum equal to the debt secured hereby, in a company or companies approved by the Company, to pay the premiums therefor, and to assign the policy or policies of insurance to the Company.

Mortgagor further agrees to pay promptly all taxes assessed and chargeable against said property, if any, and in default thereof, the holder of this mortgage may pay the same, whereupon the entire debt secured by this mortgage shall immediately become due and payable upon election by the holder hereof.

And it is further agreed that the Mortgagor shall not do, or suffer any act to be done, in, upon or about the premises or any part thereof, whereby the value of the premises hereby mortgaged shall be impaired or weakened as security for said debt.

And it is further agreed that if the Mortgagor shall fail to pay the debt secured hereby in accordance with the terms of the note evidencing same, fail or otherwise default in the payment of insurance premiums or in the performance of any other provision or obligation as set forth in said note or in this mortgage, the Company may, at its option, declare the whole amount secured hereby immediately due and payable, and if such sum, including all costs and fees provided for herein or by said note, is not paid upon demand, proceed to foreclose this mortgage; and that waiver of the breach of any provision hereof shall not constitute waiver of any subsequent breach of the same or any other provision of this mortgage. It is also agreed that if the note is placed in the hands of an attorney for collection, or in the event of foreclosure of this mortgage, or should the Company become a party to a suit affecting this mortgage or title to the property covered by it, the Mortgagor shall pay a reasonable attorney's fee, and all costs incurred in connection with such default, foreclosure or involvement, which sums shall also be secured by this mortgage and included in any judgment for foreclosure.

PROVIDED ALWAYS, NEVERTHELESS, and it is the true intent and meaning of the parties to these presents, that if the Mortgagor do well and truly pay, or cause to be paid unto the Company the said debt or sum of money aforesaid, with interest thereon, and performs all other covenants and obligations of the Mortgagor as set forth in this mortgage and the note secured hereby, then this deed of bargain and sale shall cease and determine and be utterly void; otherwise, same shall remain in full force and effect.

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