STATE OF GEORGIA MIS. G. C. SNOTCH R. M. C.

TO ALL WHOM THESE PRESENTS MAY CONCERN:

(SOUTH CAROLINA)
MORTGAGE

BOOK 1055 PAGE 429

TO ALL WHOM THESE PRESENTS MAY CONCERN:

HOUSING SERVICES CORPORATION, 1010 Title Building, Atlanta, Georgia, hereinafter called the Mortgagor, sends greetings:

NOW KNOW ALL MEN, That the Mortgagor, in consideration of the aforesaid debt and for better securing the payment thereof to the Mortgagee, and also in consideration of the further sum of Three Dollars (\$3) to the Mortgagor in hand well and truly paid by the Mortgagee at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, has granted, bargained, sold and released, and by these presents does grant, bargain, sell, and release unto the Mortgagee, its successors and assigns, the following described real estate situated in the County of Greenville, State of South Carolina:

All that certain piece, parcel or tract of land situate, lying and being in the County of Greenville, State of South Carolina, shown on plat of survey made by John C. Smith, Registered Surveyor, dated March 19, 1964, Plat Book FFF, Page 34, and having according to said plat the following metes and bounds, to-wit: BEGINNING at nail in the center of a treated County road, joint corner of property now or formerly of Richard Crawford and property herein conveyed and running thence along the line of said Crawford property, N. 8-40 W. 210 feet to I. P. O. in line of other property of John D. Huff; thence turning and running along lineof other property of John D. Huff, S. 87-50 E. 210 feet to an iron pin; thence turning and running S. 8-40 E. 210 feet to a nail in center of treated road; thence turning and running along the center of said treated road, N. 87-50 W. 210 feet to the point of beginning.

together with all and singular the rights, members, hereditaments, and appurtenances to the same belonging or in any way incident or appertaining, and all of the rents, issues, and profits which may arise or be had therefrom, and including all heating, plumbing, and lighting fixtures and equipment now or hereafter attached to or used in connection with the real estate herein described.

TO HAVE AND TO HOLD, all and singular the said premises unto the Mortgagee, its successors and assigns forever.

The Mortgagor covenants that it is lawfully seized of the premises hereinabove described in fee simple absolute, that it has good right and lawful authority to sell, convey, or encumber the same, and that the premises are free and clear of all liens and encumbrances whatsoever. The Mortgagor further covenants to warrant and forever defend all and singular the premises unto the Mortgagee forever, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.

The Mortgagor covenants and agrees as follows:

- 1. That it will promptly pay the principal of the indebtedness evidenced by the said note, at the times and in the manner therein provided.
- 2. That it will pay all taxes, assessments, water rates, and other governmental or municipal charges, fines, or impositions, and in default thereof the Mortgagee may pay the same; and that it will promptly deliver the official receipts therefor to the Mortgagee. If the Mortgagor fails to make any payments provided for in this section or any other payments for taxes, assessments, or the like, the Mortgagee may pay the same, and all sums so paid shall bear interest at the rate set forth in the note secured hereby from the date of such advance and shall be secured by this mortgage.
- 3. That it will keep the premises in as good order and condition as they are now and will not commit or permit any waste thereof, reasonable wear and tear excepted.
- 4. That it will keep the improvements now existing or hereafter erected on the mortgaged property insured as may be required from time to time by the Mortgagee against loss by fire and other hazards, casualties and contingencies in an amount not less than $\S_{5,000,00}$ and for such periods as may be required by the Mortgagee and will pay promptly, when due, any premiums on such insurance provision for payment of which has not been made hereinbefore. All insurance shall be carried in companies approved by the Mortgagee and the policies and renewals thereof shall be held by the Mortgagee and have attached thereto loss payable clauses in favor of and in form acceptable to the Mortgagee. In event of loss Mortgagor will give immediate notice by mail to the Mortgagee, who may make proof of loss if not made promptly by Mortgagor, and each insurance company concerned is hereby authorized and directed to make payment for such loss directly to the Mortgagee instead of to the Mortgagee and Mortgagee jointly, and the insurance proceeds, or any part thereof, may be applied by the Mortgagee at its option either to the reduction of the indebtedness hereby secured or to the restoration or repair of the property damaged. In