

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 unto the said mortgagee its heirs, successors and assigns forever. And the mortgagor does hereby bind himself, his heirs, executors and administrators, to warrant and forever defend all and singular the said premises unto the said mortgagee, its heirs, successors and assigns from and against himself and his heirs and all persons whomsoever lawfully claiming or to claim the same or any part thereof. AND the mortgagor covenants with the mortgagee that: The mortgagor will pay the indebtedness as hereinafore provided, keep the buildings insured against loss or damage by fire for the benefit of the mortgagee in an amount not less than the actual value thereof; observe and perform all covenants, terms and conditions of any prior mortgage; pay all taxes, assessments, water rates, insurance premiums, installments of principal and interest on any prior mortgage, and in any payment the mortgagee may pay the same and the mortgagor shall repay to the mortgagee the amount so paid together with interest, at 7% per annum, said amounts to be added to the indebtedness secured by this mortgage; no building shall be removed or demolished without the consent of the mortgagee; the mortgagee shall be entitled to the appointment of a receiver in any action to foreclose; upon default being made upon the payment of any of the installments heretofore specified on the due date hereof, or upon default upon any of the other terms, covenants or conditions of this mortgage or of the note secured hereby, or in the event of sale or transfer of the premises by the mortgagor, then the entire unpaid balance shall immediately become due and payable at the option of the mortgagee, heirs, successors and assigns, and this mortgage may be foreclosed. Should any legal proceedings be instituted for the foreclosure of this mortgage, or should the mortgagee become a party of any suit involving this mortgage or the title to the premises described herein, or should the debt secured hereby or any part thereof be placed in the hands of an attorney at law for collection by suit or otherwise, all costs and expenses incurred by the mortgagee, and a reasonable attorney's fee, shall thereupon become due and payable immediately or on demand, at the option of the grantee, as a part of the debt secured hereby, and may be recovered and collected hereunder. The mortgagor waives homestead and other exemptions and appurtenance rights.

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The mortgagor hereby authorizes the mortgagee holder to complete and correct the property description and any other terms in accordance with the note which is secured hereby so that this document is a valid and subsisting mortgage and further agrees that the manual transfer of this mortgage to the mortgagee or his agent shall be a valid and adequate delivery of this mortgage.

That no waiver by the mortgagor of any breach of any provision by grantor herein shall be construed as a waiver of any subsequent breach of the same or any other provision herein.

The mortgagor hereby acknowledges that the indebtedness hereby secured was incurred in good faith for value received, and the mortgagor has no defenses, set-offs, or counterclaims thereto. Now, if the mortgagor shall pay all sums due according to the tenor of the promissory note(s), and shall perform the conditions and covenants herein, then the within mortgage shall be void; otherwise it shall remain in full force and effect.

IN WITNESS WHEREOF, the mortgagor and each of them, has hereunto set his hand and seal this day and year first above written.

SIGNED, sealed and delivered in the presence of:

First Witness Signs here: X *B. J. ...* Husband Signs here X *Clarence Richardson* (Seal)
Second Witness Signs here X *W. Price* Wife Signs here X *Nellie Richardson* (Seal)
STATE OF SOUTH CAROLINA)

COUNTY OF Greenville)

PROBATE

Personally appeared the undersigned witness and made oath that (s)he saw the within named mortgagor sign, seal and as its act and deed deliver the within written instrument and that (s)he, with the other witness subscribed above, witnessed the execution thereof.

NOTARY SIGNS HERE

SWORN to before me this 9 day of April 1969
X *Thomas E. ...* Notary Public for South Carolina (SEAL) X *B. J. ...* First Witness MUST sign Here

STATE OF SOUTH CAROLINA)

COUNTY OF Greenville)

RENUNCIATION OF DOWER

I, the undersigned Notary Public, do hereby certify unto all whom it may concern that the undersigned wife (wives) of the above named mortgagor(s) respectively, did this day appear before me, and each, upon being privately and separately examined by me, did declare that she does freely, voluntarily and without any compulsion, dread or fear of any person whomsoever, renounce, release and forever relinquish unto the mortgagee(s) and the mortgagee's (s) heirs or successors and assigns, all her interest and estate, and all her right and claim of dower of, in and to all and singular the premises within mentioned and released.

NOTARY SIGNS HERE

9 day of April 1969 X *Nellie Richardson* Wife MUST sign here
X *Thomas E. ...* (SEAL)

STATE OF SOUTH CAROLINA)

COUNTY OF Fulton)

ASSIGNMENT

FOR VALUE RECEIVED *Southern Cross Discount Co Inc* hereby assigns transfers and sets over to *North American Acceptance Corp.* the within mortgage and note which the same secures, without recourse.

Dated this 14 day of April 1969

In the Presence of:

John ...
David ...
STATE OF SOUTH CAROLINA)
COUNTY OF Fulton)

SOUTHERN CROSS DISCOUNT CO., INC.
BY *Lou Speer*
Lou Speer, Vice President

PERSONALLY appeared before me the undersigned witness and made oath that (s)he saw the within named assignor(s) sign, seal, and as its act and deed, deliver the within written Assignment, and that (s)he, with the other witness subscribed above, witnessed the execution thereof.

Sworn to before me this 14 day of April 1969
X *Thomas E. ...* Notary Public for South Carolina (SEAL)
Notary Commission Expires March 15, 1971 Registered in Book 124, Page 16A and 9-15 A.M., #25689

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NORTH
RETURN
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