

This being the same property conveyed to the Mortgagor herein by deed of the Mortgagees dated August 20, 1976, and recorded in the R.M.C. Office for Greenville County in Deed Book 1044, at page 197, October 7, 1976.

This mortgage prepared by the law firm of O'Kelley and Fordham, 715 Bay Street, Post Office Box 1072, Beaufort, South Carolina 29902.

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 JAMES G. BLACK and HAZEL P. BLACK, THEIR Heirs and Assigns forever.

AND WE do hereby bind ourselves and our Heirs, Executors and Administrators, to warrant and forever defend all and singular the said Premises unto the said JAMES G. BLACK and HAZEL P. BLACK, THEIR Heirs and Assigns, from and against us and our

Heirs, Executors, Administrators and Assigns.

lawfully claiming, or to claim the same, or any part thereof.

AND IT IS AGREED, by and between the said parties that the said ETTA W. and G. C. LAUGHRIDGE, THEIR Heirs, Executors or Administrators, shall and will insure the house and buildings on said lot, and keep the same insured from loss or damage by fire, and assign the Policy of Insurance to the said JAMES G. BLACK and HAZEL P. BLACK,

and in case that WE or our heirs shall, at any time, neglect or fail so to do, then the said

JAMES G. BLACK and HAZEL P. BLACK may cause the same to be insured in their name, and reimburse themselves

for the premium and expenses of such insurance, together with interest on the amount so paid, at the rate of per cent, per annum, from the date of such payment, under this Mortgage.

AND IT IS FURTHER AGREED AND COVENANTED, by and between the said parties, that until the debt hereby secured be paid, the said Mortgagor s their Heirs, Executors, Administrators or Assigns, shall and will pay all taxes on the property hereby mortgaged, when due and payable, and in case they or their heirs fail to do so, the mortgagee s their heirs Executors, Administrators or Assigns, may pay said taxes, together with any cost or penalties incurred thereon, or any part thereof, and reimburse themselves

for the same, together with interest on the amount so paid, at the rate of per cent, per annum from the date of such payment, under this mortgage.