

STATE OF New York
COUNTY OF Nassau

SUBORDINATION OF MORTGAGE LIEN & DEBT

For consideration received, We, Richard Hess and Angela Hess, do hereby subrogate the lien and debt of our mortgage recorded in mortgage book 1569 page 186, R. M. C. Office for Greenville County, South Carolina, to the lien and debt of this mortgage and debt and do hereby consider and agree that our said mortgage on the within described property shall be second and subsequent to the lien and debt of this mortgage.

Dated this 3rd day of November, 1982.

In Witness:

[Signature]
Joan Varrichio

Richard Hess (SEAL)
Richard Hess
Angela Hess (SEAL)
Angela Hess

STATE OF New York
COUNTY OF Nassau

Personally appeared before me [Signature] and made oath that he saw the within named Richard Hess and Angela Hess, sign, seal and deliver the within written instrument and that he with Joan Varrichio witnessed the execution thereof.

Sworn to before me this 3rd day of November, 1982.

Joan Varrichio (SEAL)
Notary Public for NEW YORK
My Commission Expires MAR. 30, 1984

JOAN VARRICHIO
Notary Public, State of New York
No. 30-01VA462 1283
Qualified in Nassau County
Commission Expires March 30, 1984

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 mortgagee 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 Eighty Thousand & No/100 - - - - - Dollars fire insurance, and not less than Eighty Thousand & No/100 - - - - - Dollars windstorm insurance, in a Company or Companies acceptable to the Mortgagee, and to keep the same insured from loss or damage by fire 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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