

AND we do hereby agree to pay all taxes and assessments upon the said property on or before the first day of January of each calendar year, and to render the same to the said **CITIZENS BUILDING AND LOAN ASSOCIATION, Greer, S.C.** until the principal sum and interest due under this mortgage have been paid in full and shall we further agree that if any taxes and other governmental assessments, the Mortgagee may at its pleasure demand payment thereon and collect the same under this mortgage with interest thereon.

And the Mortgagor **s. do. XXXX** hereby agrees upon demand of the Mortgagee to pay all taxes and assessments upon the said property on or before the 5th day of each succeeding month together with all interest accrued on the principal amount due and interest above stated, a sum equal to one-twelfth (1/12th) of the total annual taxes, assessments and insurance and interest above stated, as estimated by the Mortgagee. The Mortgagee further agrees to pay all taxes and assessments, premiums, as estimated by the Mortgagee. It is further agreed that in such event of default, the amount so paid by the Mortgagee shall become a part of and additional to the monthly installments of principal and interest due for the terms of this mortgage and the rate secured thereby.

And it is further agreed that as a part of the consideration for the loan herein granted that the Mortgagor **s. do. XXXX** shall keep the premises herein described in good repair and shall **they**, the Mortgagee, its successors and assigns, may enter upon said premises at any time and make such repairs as may be necessary and to charge the expense of such repairs to the mortgaged debt and effect the same under the mortgage with interest thereon.

And as additional and further security to the debt herein created **s. do. XXXX** the said **CITIZENS BUILDING AND LOAN ASSOCIATION** Mortgagor **s. do. XXXX** hereby assign, set over and transfer unto the said **CITIZENS BUILDING AND LOAN ASSOCIATION** Greer, S.C., its successors and assigns, all the rents and issues arising from the said premises, including, however, the right to the retention of the said property and fixtures and profits thereof and therefore no longer as the payment of the interest on the principal sum and interest due and unpaid, as herein set out are not more than sixty (60) days in arrears, but if at any time any part of said debt, interest, the insurance premiums or taxes, shall be past due and unpaid, or if said the principal sum and interest of the Mortgagee may apply to any Circuit or County Judge of this State or Clerks of Probate for the appointment of a Receiver to take charge of the mortgaged premises, to designate a reasonable period of time and collect and apply the same after payment of the costs and expenses of such collection, to the said debt, interest, taxes, insurance and assessments, without accountability for anything more than the rents and profits actually received.

PROVIDED, ALWAYS, nevertheless, and on this express condition that if **s. do. XXXX** the said Mortgagor **s. do. XXXX** his or her Legal Representatives, shall not or let to the 15th day of each and every month from and after the date of these presents, pay or cause to be paid to the said **CITIZENS BUILDING AND LOAN ASSOCIATION, Greer, S.C.** its successors or assigns, the monthly installments and other items as herein set out and said debt and all interest and amounts due thereon, shall have been paid in full, then this deed of bargain and sale shall be and become null and void, otherwise to remain in full force and virtue.

And it is further stipulated that the said Mortgagor **s. do. XXXX** hold and cover the said premises until default of payments shall be made, but upon default in the payment of the amounts herein stipulated for a period of sixty (60) days, then and in such event the said Association may, at its option, declare the whole amount hereunder at once due and payable, together with all costs and expenses, including a reasonable attorney's fee, and the right to foreclose this mortgage and sale therein for satisfaction thereof.

IN WITNESS WHEREOF, we have hereunto set our hand and seal **s. do. XXXX** the 14th day of July, in the year of our Lord One Thousand Nine Hundred and Seventy Five and in the **ONE THOUSAND TWO HUNDREDTH** year of American Independence.

Signed, Sealed and Delivered in the presence of:

Robert A. Lynn

Thomas G. Smith, Jr.

Doreen L. Smith

Maurice T. Belue

Robert A. Lynn (LS)

Thomas G. Smith, Jr. (LS)

Doreen L. Smith (LS)

State of South Carolina

COUNTY OF GREENVILLE

PERSONALLY appeared Robert A. Lynn and made oath that he saw the within named Thomas G. Smith, Jr. and Doreen L. Smith sign, seal and as their act and deed, deliver the within written Deed and that deponent, together with Maurice T. Belue, witnessed the execution thereof.

SWORN TO before me this 14th day of July, 1975

Robert A. Lynn (LS)
Notary Public
My Commission Expires 5/29/79

Robert A. Lynn (LS)

State of South Carolina

COUNTY OF GREENVILLE

I, Robert A. Lynn, Notary Public for South Carolina, do hereby certify unto all whom it may concern, that Mrs. Doreen L. Smith the wife of the within named Thomas G. Smith, Jr. did this day appear before me, and 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 or persons whomsoever, renounce, release and forever relinquish unto the within named **CITIZENS BUILDING AND LOAN ASSOCIATION, Greer, S.C.** its successors and assigns, all her interest and estate, and also all her right and claim of dower of, in or to all land singular the premises within mentioned and released.

GIVEN under my hand and seal this 14th day of July, 1975

Robert A. Lynn (LS)
Notary Public
My Commission Expires 5/29/79

Robert A. Lynn (LS)

RECORDED JUL 15 1975 AT 11:45 A.M. # 1406

4328 RV.21