

This being all of the said lots of land conveyed to John Hutchinson on 1-1-43  
Kensley by deed dated the 24th day of November 1942 which deed is recorded in the  
Office of R.M.C. for Spartanburg County in Vol. 10-E at page 576. This is the same  
property conveyed to Letta Smith Garrett by deed of John Hutchinson dated December  
14, 1943, recorded in Deed Book 11-E, page 519, Spartanburg County R.M.C. Office.  
Also however: Lot No. 11 conveyed to Edna Susan Reeves by Deed recorded in Deed Book  
11-E, page 253, and Lot No. 24 conveyed to Robert Thorne et al by Deed recorded  
in Deed Book 32-E, page 187.

The within mortgagor/s<sup>i</sup> agree not to transfer or convey the within described property without the consent of the Citizens Building and Loan Association & 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 mortgagor 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 property, 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** for ever, and on and during their several lives, its executors, testators, Successors,

And we do hereby bind ourselves and our  
Heirs, Executives, and Administrators to warrant and forever defend all and singular the said Premises unto the said  
Citizens Building and Loan Association, their, S. C., its successors and assigns, from and against  
us and our Heirs, Executives, Administrators and assigns, and every person who has ever lawfully  
been in the same or any part thereof.

AND we do hereby agree to make the house and buildings in self fire insurance less than Six Thousand Five Hundred & No/100 - - - - - Dollars per annum, and not less than Six Thousand Five Hundred & No/100 - - - - - Dollars windish am in urine, in Georgia are Companies acceptable to the Mortgagor, and to keep the same insured from loss or damage by fire and lightning, and to keep in force the policy or policies of insurance to the said Mortgagor, its successors and assigns, to the extent of his interest therein, and in the event of any loss or damage, to pay the said Mortgagor, the amount of such loss or damage, less the sum of the premium paid thereon, then the said Mortgagor, its successors and assigns, shall have the self fire insurance kept in the house and buildings in self fire insurance, and the expenses of the same shall be paid by the above named person, and not exceed the sum