Odyb/a GECC Financial Services 63 FACE 725 CMORTGAGE OF REAL ESTATE COUNTY OF Spartanburg 800K 1438 PAGE 39 Patrick L. Whitworth and Carolyn H. Whitworth Whereas, , in the State aforesaid, hereinaiter called the Mortgagor, is indebted of the County of Greenville of the County of State of South to Homeinakers Loan & Consumer Discount Capony, a corporation doing business under the laws of the State of South Carolina, hereinafter called Morigagee, as extracted by a certain promissory note of even date herewith, the terms of which are incorporated herein by reference in the principal sum of NINE THOUSAND FOURTY-NINE 49 (\$ 9049.49 ), GECC Financial Services P.O. Box 5353 Spartanburg, S.C. 29304 Whereas, the Mortgagee, at its option, may be reafter make additional advances to the Mortgagor, or his successor, the stang tipunds the reguestly interest attached to or used in connection with the real estate herein designs.

To Have and To Hold, all and Digular the their property unto the Mortgagee, its successors and assigns forever. The Mortgagor covenants that a is hisfully kized of the premises herein above described in fee simply absolute (or such other estate; it also, as is stated hereinbefore), that he has good, right, and lawful authority to sell, convey, or encursoer the same, and that the premises for and clear of all liens and encumbrances whatsoever except: (If none, state) Carolina Fed. DAY OF DECEMBER 1978 A GBCC Financial Services MY CONNITSON warrant and torever detend all and singular the premises as nevers directed vinto the Mortgagor and all persons whomsoever lawfully claiming the same or any The Mortgagor Infeler covenants to the Morigagie forcier often and again bate theight the or "... The Mortgagor covenants and agrees as follows: 1. That he will promptly pay the principal of and interest on the indebtedness evidenced by the said note and any subsequent note or agreement evidencing additional advances, at the time and in the manner therein provided. 2. That the lien of this instrument shall remain in full force and effect during any postponement or extension

the like, the Morigagee may pay the same, and all sums so paid shall bear interest at the same rate as the principal debt secured hereby (from the date of such advance) and shall be secured by this mortgage. 4. That he will keep the premises in as good order and condition as they are now, reasonable wear and tear excepted, and will not commit or permit any waste thereof.

3. That he will pay as they become due all mortgage loan insurance premiums, taxes, assessments, water rates, and other governmental or municipal charges, fines or imposition, assessed against the property hereby mortgaged. If the mortgager fails to make any payments provided for in this section or any other payments for taxes, assessments, or

of the time of payment of the indebtedness or any part thereof secured hereby.

5. That he will procure and continuously maintain fire and such other hazard insurance as the Mortgagee may require on the improvements now or hereafter on said premises, and will pay prompily when due any premiums therefor. require on the improvements now or nereatter on said premises, and will pay promptly when due any premiums therefor. He fails to do so, the Mortgagee may cause the same to be done and reinburse itself for such premiums and expenses, and the same shall be secured by the mortgage. All insurance shall be carried in companies approved by the Mortgagee and the policies and renewals thereof shall be held by the Mortgagee and have attached thereto loss payable clauses in favor of and in form acceptable to the Mortgagee. In event of loss, Mortgagor will give immediate notice by mail to the Mortgagee, who may make proof of loss if not made promptly by the Mortgagor, and each insurance company con-HM-74(7-71)