The within mortgagor(s) agree not to transfer or convey the within described property without the consent of the Critzens 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 Critzens 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.

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.

328 W.2