Together with all and singular the rights, members, hereditaments and appurtenances to the said premises belonging or in anywise incident or appertaining.

To Have and to Hold all and singular the said premises unto the mortgagee, its successors and assigns, forever.

And the said mortgagor..... does hereby bind himself and his heirs, executors and administrators, to warrant and forever defend all and singular the said premises unto the said mortgagee, its successors and assigns, from and against himself and his heirs, executors, administrators and assigns, and against every person or persons whomsoever lawfully claiming or to claim the same or any part thereof.

Provided always, that if the mortgagor..... or the heirs, executors or administrators of the mortgagor..... shall pay unto the said mortgagee, its successors or assigns, the said sum of money mentioned in the condition of the said bond or obligation, and the interest thereon, at the time and in the manner mentioned in the said condition, and any and all other sums which may become due and payable hereunder, and until the same be fully paid, each and every premium upon the payment of which said policy of life insurance is conditioned, then these presents and the estate hereby granted shall cease, determine and be void, otherwise to remain in full force and virtue.

And the mortgagor..... for himself and his, heirs, executors, administrators and assigns, covenants with the mortgagee as follows, to-wit:

First: That the mortgagor..... will pay the indebtedness as hereinbefore provided, and, until the same be fully paid, all said premiums of life insurance, and, if default be made in the payment of any part thereof, or in the performance of any of the covenants and conditions herein contained, the mortgagee shall have power to sell the premises herein described according to law.

Second: And the mortgagor..... agrees..... to insure the houses and buildings upon the said premises and to keep the same insured against loss or damage by fire for not less than Seventy-five Hundred ($7500.00) dollars, and by tornado, if required for not less than..... dollars, in a company or companies satisfactory to the mortgagee, and to assign and deliver the said policy or policies of insurance, premiums paid, to the said mortgagee, said assignment to be in such form as it may require, all renewal policies to be delivered to the mortgagee at its principal office in the City of New York at least three (3) days before the expiration of the old policies, and that in the event the mortgagor..... shall at any time fail to effect such insurance or to deliver such policies, as aforesaid, then the said mortgagee may cause the same to be insured and reimburse itself for the premiums and expenses under this mortgage with interest, and may proceed, at its option, to foreclose the same as though default in the payment had been made.

Third: And it is hereby expressly agreed that the whole principal sum, or so much thereof as may remain unpaid, shall become due and payable at the option of the said mortgagee, after default in the payment of any of said instalments for thirty (30) days, or after default in the payment of any tax or assessment or water rate for sixty (60) days, or in case of the actual or threatened demolition or removal of any building erected upon said premises, anything herein contained to the contrary notwithstanding.

Fourth: And the said mortgagor....., his agents and tenants shall keep the aforesaid premises in as good order and condition as they now are and not commit any waste or any injury to such an extent as to impair the value of the same as a security for this loan, and upon failure to do so, this mortgage to become foreclosable at the option of the mortgagee.

Fifth: And the mortgagee shall also be at liberty, immediately after default herein, upon proceedings being commenced for the foreclosure of this mortgage, to apply for the appointment of a receiver of the rents and profits of the said premises without notice, and the mortgagee shall be entitled to the appointment of such a receiver as a matter of right, without consideration of the value of the mortgaged premises as security for the amounts due the mortgagee, or the solvency of any person or persons liable for the payments of such amounts.

Sixth. And the mortgagor..... does further covenant and agree, that in default of the payment of any taxes, charges and assessments which may be imposed by law upon the said mortgaged premises, or any part thereof, it shall and may be lawful for the said mortgagee, without notice to or demand from the mortgagor....., to pay the amount of any such tax, charge or assessment, with any expenses attending the same, and any amount so paid, the mortgagor..... covenants and agrees to repay to the mortgagee, with interest thereon, without notice or demand, and the same shall be a lien on the said premises, and be secured by the said bond and by these presents; and the whole amount hereby secured, if not then due, shall thereupon, if the mortgagee so elect, become due and payable forthwith, anything herein contained to the contrary notwithstanding.

Seventh. In the event of the passage after the date of this mortgage of any law of the State of South Carolina deducting from the value of land for the purpose of taxation any lien thereon, or changing in any way the laws for the taxation of mortgages or debts secured by mortgage for State or local purposes, or the manner of collection of any such taxes, so as to affect this mortgage, the holder of this mortgage, and of the debt which it secures, shall have the right to give thirty (30) days' written notice to the owner of said land requiring the payment of the mortgage debt, and it is hereby agreed that if such notice shall be given, the said debt shall become due, payable and collectible at the expiration of the said thirty (30) days.

Eighth. It is expressly understood and agreed that this mortgage shall become due and payable at the option of the mortgagee, if the mortgagor..... shall convey away said mortgaged premises, except with the written consent of the mortgagee.

Ninth: It is further agreed that the mortgagee may resort for the payment of the said principal moneys, premiums and interest to its several securities therefor in such manner as it may think fit.

Tenth: It is furthermore agreed that the said mortgagor..... shall have the privilege of prepaying the amount hereby secured in installments equal to the monthly instalments, or multiples thereof, on any instalment-paying day after three (3) years from the date hereof, and after one (1) month's written notice, and in the event of the payment to the said mortgagee by the mortgagor....., on any instalment-paying day, after three (3) years from the date hereof, of any sum in excess of the instalment then due and payable, such excess shall be applied by the said mortgagee on account of the net balance of principal of said borrowed money then remaining unpaid; and upon full payment of all moneys due hereon, with interest, including premiums due and unpaid, these presents shall cease, determine and be void.

Eleventh: It is expressly understood and agreed that in case of suit or collection by an attorney, the said mortgagor..... agrees..... to pay ten (10%) per cent of the amount of the principal, then due, as attorney's fees.

Twelfth: It is furthermore agreed that if said policy of life insurance be still in force, said loan and this mortgage shall become immediately due and payable upon the death of the insured, and the mortgagee shall apply toward the payment thereof the amount due from it under the terms of said policy and pay over the balance if any to such person or persons as may be legally entitled thereto.

And it is agreed by and between the said mortgagor..... and the mortgagee that the said mortgagor..... shall hold and enjoy the said premises until default of payment or a breach of a covenant herein shall be made.

WITNESS my hand..... and seal..... this fourteenth day of January in the year of our Lord one thousand nine hundred and twenty-one and in the one hundred and forty fifth year of the Independence of the United States of America.

Signed, Sealed and Delivered in the Presence of

James M. Perry
T. H. Munro

J. Broadus Knight (SEAL.)
(SEAL.)
(SEAL.)

PROBATE.

STATE OF SOUTH CAROLINA,
County of Greenville. } ss.

Personally appeared before me James M. Perry and makes oath that he was present and saw J. Broadus Knight sign, seal and as his act and deed execute and deliver the within written deed, and that he with T. H. Munro witnessed the execution thereof.

SWORN to and subscribed before me, this the 14th. day of January, A. D. 1921.

T. H. Munro (Seal)
Notary Public for South Carolina.

James M. Perry

NOTARIAL SEAL

RENUNCIATION OF DOWER.

STATE OF SOUTH CAROLINA,
County of Greenville. }

I, T. H. Munro, a Notary Public in and for South Carolina, do hereby certify unto all whom it may concern that Mrs. Kate Jones Knight wife of the within named J. Broadus Knight did this day appear before me, and, upon being privately and separately examined by me, did declare that she does freely, voluntarily, and without compulsion, dread or fear of any person or persons whomsoever, renounce, release, and forever relinquish unto the within written The Equitable Life Assurance Society of the United States, its successors and assigns, all her interest and estate, and also all her right and claim of dower of, in or to all and singular the premises within mentioned and released.

GIVEN under my hand and seal this 14th. day of January, A. D. 1921.

T. H. Munro (Seal.)
Notary Public for South Carolina.

Kate Jones Knight

NOTARIAL SEAL

Recorded January 24th 1921.