

The mortgagor agrees that there shall be added to each monthly payment required hereunder or under the evidence of debt secured hereby an amount estimated by the mortgagee to be sufficient to enable the mortgagee to pay, as they become due, all taxes, assessments, and similar charges upon the premises subject thereto; any deficiency because of the insufficiency of such additional payments shall be forthwith deposited by the mortgagor with the mortgagee upon demand by the mortgagee. Any default under this paragraph shall be deemed a default in payment of taxes, assessments, or similar charges required hereunder.

The above described land is _____ the same conveyed to _____ by _____ on the _____ day of _____ 19 _____, deed recorded in the Office of The Register of Mesne Conveyances for Greenville County, in Book _____ Page _____

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 said

J. W. Cottingham, his

Heirs 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 mortgagee, _____ his Heirs and Assigns, from and against me & my Heirs, Executors, Administrators and Assigns, and every person whomsoever lawfully claiming, or to claim the same or any part thereof.

And I, the said mortgagor, agree to insure the house and buildings on said land for not less than Seventy Eight Hundred Fifty (\$7850.00) - - - - - Dollars, in a company or companies which shall be acceptable to the mortgagee, and keep the same insured from loss or damage by fire with extended coverage during the continuation of this mortgage, and make loss under the policy or policies of insurance payable to the mortgagee, and that in the event I shall at any time fail to do so, then the said mortgagee may cause the same to be insured as above provided and be reimbursed for the premium and expense of such insurance under this mortgage. Upon failure of the mortgagor to pay any insurance premium or any taxes or other public assessment or any part thereof the mortgagee may at his option declare the full amount of this mortgage due and payable.

PROVIDED ALWAYS, NEVERTHELESS, and it is the true intent and meaning of the parties to these presents, that if I the said mortgagor, do and shall well and truly pay, or cause to be paid unto the said mortgagee the said debt or sum of money aforesaid, with interest thereon, if any shall be due, according to the true intent and meaning of the said note, then this deed of bargain and sale shall cease, determine, and be utterly null and void; otherwise to remain in full force and virtue.