

TO HAVE AND TO HOLD, all and singular, the said premises unto the Mortgagee, its successors and assigns forever.

The Mortgagee covenants that he is lawfully seized of the premises hereinabove described in fee simple absolute, that he has good right and lawful authority to sell, convey, or encumber the same, and that the premises are free and clear of all liens and encumbrances whatsoever. The Mortgagee further covenants to warrant and forever defend all and singular the premises unto the Mortgagee forever, from and against the Mortgagee and all persons whomsoever lawfully claiming the same or any part thereof.

The Mortgagee covenants and agrees as follows:

1. That he will promptly pay the principal of the indebtedness evidenced by the said note, at the times and in the manner therein provided.

2. That he will pay all taxes, assessments, water rates, and other governmental or municipal charges, fines, or impositions and in default thereof the Mortgagee may pay the same, and that he will promptly deliver the official receipts therefor to the Mortgagee. If the Mortgagee fails to make any payments provided for in this section or any other payments for taxes, assessments, or the like, the Mortgagee may pay the same, and all sums so paid shall bear interest at the rate set forth in the note secured hereby from the date of such advance and shall be secured by this mortgage.

3. That he will keep the premises in as good order and condition as they are now and will not commit or permit any waste thereof, reasonable wear and tear excepted.

4. That he will keep the improvements now existing or hereafter erected on the mortgaged property insured as may be required from time to time by the Mortgagee against loss by fire and other hazards, casualties and contingencies as such assents, and for such periods as may be required by the Mortgagee and will pay the premium on such insurance, on such insurance provision for payment of which has not been made hereunder. All insurance shall be carried in companies approved by the Mortgagee and the policy or policies thereon shall be held by the Mortgagee and have attached thereto loss payable clauses in favor of the Mortgagee. In event of loss Mortgagee will give immediate notice in writing to the Mortgagee, who shall make proof of loss if not made promptly by Mortgagee, and shall insure the same in the name of the Mortgagee and Mortgagee jointly, and the insurance proceeds or any part thereof may be applied at the Mortgagee at its option either to the reduction of the indebtedness hereby secured or to the repair or replacement of the property damaged. In the event of foreclosure of this mortgage and the title is transferred to the Mortgagee, the property in extinguishment of the indebtedness secured hereby, all rights, title, and interest of the Mortgagee and to any insurance policies then in force shall pass to the Mortgagee or grantee.

5. That he heretofore and hereafter the rents, issues, and profits of the mortgaged premises from and after the date hereof, and in all legal proceedings be instituted pursuant to this instrument, then the Mortgagee shall have the right to have a receiver appointed of the rents, issues, and profits, who after being duly qualified and approved attending such proceedings and the execution of his trust as receiver, shall collect the rents, issues, and profits, toward the payment of the indebtedness hereby secured.

6. That if at any time the Mortgagee shall fail to make any of the premises above covenanted, then the Mortgagee shall become immediately due and payable and this mortgage may be foreclosed. The Mortgagee shall have the benefit of a non-judicial foreclosure of the State of South Carolina, should any legal proceeding be instituted for the foreclosure of this mortgage, or should the Mortgagee become a party to any suit involving this mortgage or the title to the premises described herein, or should the debt secured hereby or any part thereof be placed in the hands of an attorney at law for collection by suit or otherwise, all costs and expenses including a reasonable attorney's fee incurred by the Mortgagee, and a reasonable attorney's fee, shall thereupon become due and payable immediately or on demand, at the option of the Mortgagee, as a part of the debt secured hereby, and may be recovered and collected hereunder.

The covenants herein contained shall bind and the benefits and advantages shall inure to the respective heirs, executors, administrators, successors, and assigns of the parties herein. Whenever used the singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

WITNESS OUR hands and seal (s) this 8th day of January 1962

signed, sealed, and delivered in presence of:

Samuel A. ...
Barbara Jeanne ...

James W. Litch
Ketty L. Litch

(seal)

This Mortgage Assigned to Commercial Acceptance Corp. on 28 day of June 1968. Assignment recorded in Vol. 1101 of R. E. Mortgages on Page 431.

This Mortgage Assigned to Greenville Sales Co. on 28 day of June 1968. Assignment recorded in Vol. 1113 of R. E. Mortgages on Page 531.

The above assignment is through error, see corrected assignment below.

This Mortgage Assigned to Home Security Corporation From Commercial Acceptance Corporation on 20th day of June 1968. Assignment recorded in Vol. 1113 of R. E. Mortgages on Page 531. This 18th of June 1968 # 14739.