

all heating, plumbing, and lighting fixtures now or hereafter attached, connected, or fitted thereto in any manner; it being the intention of the parties hereto that all such fixtures and equipment, other than the usual household furniture, be considered a part of the real estate.

TO HAVE AND TO HOLD, all and singular the said premises unto the Mortgagees, their heirs, successors and assigns, forever.

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

The Mortgagor further covenants and agrees as follows:

- (1) That this mortgage shall secure the Mortgagees for such further sums as may be advanced hereafter, at the option of the Mortgagees, for the payment of taxes, insurance premiums, public assessments, repairs or other purposes pursuant to the covenants herein. This mortgage shall also secure the Mortgagees for any further loans, advances, readvances or credits that may be made hereafter to the Mortgagor by the Mortgagees so long as the total indebtedness thus secured does not exceed the original amount shown on the face hereof. All sums so advanced shall bear interest at the same rate as the mortgage debt and shall be payable on demand of the Mortgagees unless otherwise provided in writing.
- (2) 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 Mortgagees against loss by fire and any other hazards specified by Mortgagees, in an amount not less than the mortgage debt, or in such amounts as may be required by the Mortgagees, and in companies acceptable to them, and that all such policies and renewals thereof shall be held by the Mortgagees, and have attached thereto loss payable clauses in favor of, and in form acceptable to the Mortgagees, and that he will pay all premiums therefor when due; and that he does hereby assign to the Mortgagees the proceeds of any policy insuring the mortgaged premises and does hereby authorize each insurance company concerned to make payment for a loss directly to the Mortgagees, to the extent of the balance owing on the mortgage debt, whether due or not.
- (3) That he will keep all improvements now existing or hereafter erected in good repair, and, in the case of a construction loan, that he will continue construction until completion without interruption, and should he fail to do so, the Mortgagees may, at their option, charge the expenses for such repairs or the completion of such construction to the mortgage debt.
- (4) That he will pay, when due, all taxes, public assessments, and other governmental or municipal charges, fines or other impositions against the mortgaged premises. That he will comply with all governmental and municipal laws and regulations affecting the mortgaged premises.

SIDNEY L. JAY ATTORNEY AT LAW GREENVILLE, S. C.

For Release Lot 23, see R. E. M. Book 1085 Page 222.
For Release Lot 48, see R. E. M. Book 1090 Page 662.
For Release Lot 44, see R. E. M. Book 1093 Page 145.

For Release Lot 25 Antone Street, see R. E. M. Book 1084 Page 164.
For Release Lot 34 Fontana Street see R. E. M. Book 1086 Page 193.
For Release Lot 11 & Part Lot 10 & 12 see R. E. M. Book 778 Page 564 deed to Hugg R. DeWitt.

For Release Lot 16, see R. E. M. Book 1102 Page 667
For Release Lot 38 see R. E. M. Book 1114 Page 570
For Release Lot 47 see R. E. M. Book 1114 Page 517
For Release Lot 24 see R. E. M. Book 1119 Page 160

Hugg R. DeWitt