

TO HAVE AND TO HOLD all and singular the said premises unto the said American Finance Corporation, its successors and assigns forever. And (I) (We) do hereby bind (myself) (ourselves), (my) (our) heirs, executors, and administrators, to warrant and forever defend all and singular the said premises unto the said American Finance Corporation, its successors and assigns, from and against (myself) (ourselves), (my) (our) heirs, executors, administrators and assigns, and all other persons whomsoever lawfully claiming or to claim the same or any part thereof.

AND IT IS AGREED, by and between the said parties, that the said mortgagor (myself) (we) (their) heirs, executors or administrators, shall and will forthwith insure such houses and buildings or other improvements as may be constructed on said property, and keep the same insured from loss or damage by fire in the sum of the actual value thereof and assign the policy of insurance to the said American Finance Corporation, its successors or assigns. And in case (myself) (we) (they) shall at any time neglect or fail so to do, then the said American Finance Corporation, its successors or assigns, may cause the same to be insured in its own name, and reimburse itself for the premium and expenses of such insurance under the mortgage.

AND IT IS AGREED, by and between the said parties in case of default in any of the payments of interest or principal as herein provided for, the whole amount of the debt secured by this mortgage shall become due and payable at once.

AND IT IS FURTHER AGREED, that the mortgagor (myself) (we) (their) heirs and assigns, shall pay promptly all taxes assessed and chargeable against said property, and in default thereof, the holder of this mortgage may pay the same, whereupon the entire debt secured by this mortgage shall immediately become due and payable, if the mortgagee shall so elect.

PROVIDED ALWAYS, NEVERTHELESS, and it is the true intent and meaning of the parties to these presents, that if (I) (we) the said mortgagor(s) do and shall well and truly pay, or cause to be paid unto the said American Finance Corporation 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 and conditions thereunder written, then this deed of bargain and sale shall cease, determine and be utterly null and void. And the said mortgagor(s) (myself) (we) (they) do hereby assign, set over and transfer to the said mortgagee, its successors and assigns, all of the rents, issues and profits of the said mortgaged premises, accruing and falling due from and after the service of a summons issued in an action to foreclose this mortgage after default in the conditions thereof.

AND IT IS AGREED by and between the parties that in the case of foreclosure of this mortgage, by suit or otherwise, the mortgagee shall recover of the mortgagor(s) a reasonable sum as attorney's fee, which shall be secured by this mortgage, and shall be included in judgment of foreclosure.

WITNESS (my) (our) (hand) (s) and (seal) (s) this 3rd day of January, in the year of our Lord one thousand nine hundred and seventy-three, in the one hundred and ninety-sixth year of the Sovereignty and Independence of the United States of America.

Signed, Sealed and Delivered in the Presence of:

Bernard Wren, Jr.
Marcia Raines

William M. Ratliff, Jr. (SEAL)
Louise Ratliff (SEAL)

STATE OF SOUTH CAROLINA)
COUNTY OF GREENVILLE)

PERSONALLY APPEARED before me Bernard Wren, Jr. and made oath that he saw the within named William M. Ratliff, Jr. and Louise Ratliff sign, seal and as (his) (hers) (their) act and deed, deliver the within-written Mortgage; and that Marcia Raines witnessed the execution thereof.

SWORN TO before me this 3rd day of January, 1973. Bernard Wren, Jr.
Catherine Rose Mills (LS)
Notary Public for South Carolina

My Commission Expires: 10-20-82

STATE OF SOUTH CAROLINA)
COUNTY OF GREENVILLE) RENUNCIATION OF DOWER

Catherine Rose Mills, do hereby certify unto all whom it may concern, that Mrs. Louise Ratliff, the wife of the within-named William M. Ratliff, Jr. did this day appear before me, and upon being privately and separately examined by me, did declare that she does freely, voluntarily, and without any compulsion, dread or fear of any person or persons whomsoever, renounce, release and forever relinquish unto the within-named American Finance Corporation, its successors and assigns, all her interest and estate, and also 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 3rd day of January, 1973. Louise Ratliff
Catherine Rose Mills (LS)
Notary Public for South Carolina

My Commission Expires: 10-20-82

Recorded January 12, 1973 at 11:00 A. M., # 19657

10,020.00
Lot 5, Alvin Dr. near Hwy 291.

Form 19320 - Back

Filed for record in the Office of the R. M. C. for Greenville County, S. C. on 11/10/73 at 11:00 A. M. January 12, 1973. and recorded in Real Estate Mortgage Book 1263 at page 333

William M. Ratliff, Jr.
Louise Ratliff
American Finance Corp. 10/20/82