All that piece, parcel or lot of land situated in the County of Greenville, State of South Carolina, being shown and designated as Lot No. 10 on a plat entitled Property of Darrell Wayman Wittner, dated November 11, 1971, by Carolina Surveying Company said plat being recorded in the R.M.C. Office for Greenville County, South Carolina, in the Plat Pook 41, at Page 145, and having, according to said plat the following metes and bounds to-wit:

BEGINNING on the southern side of Mauldin Circle at the joint front corner of Lots 9 and 10, running thence along Mauldin Circle, S 50-03 E. 100 ft.; thence S 39-57 W., 168.7 ft. to a point; thence N 52-29 W. 100 ft. to a point at the joint rear corner of Lots 9 and 10; thence N 39-57 E. 113 ft to the point of beginning.

This is the same property conveyed to the granter herein by deed of Brenda E. Gault, dated May 21, 1971, and recorded in the R.M.C. Office for Greenville County, South Carolina, in Deed Book 915 at page 637.

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Together with all and singular the rights, members, hereditaments and appurtenances to the said premises belonging, or in anywise incident or appertaining, or that hereafter may be crected or placed thereon.

TO HAVE AND TO HOLD all and singular the said premises unto the Mortgagor, its 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 lawful authority to sell, convey, or encumber the same, and that the premises are free and clear of all liens and encumbrances whatsoever. The Mortgagor further covenants to warrant and forever defend all and singular the premises unto the Mortgagee forever, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.

The Mortgagor covenants and agrees as follows:

1. To pay all sums secured hereby when due.

2. To pay all taxes, levies and assessments which are or become liens upon the said real estate when due, and to exhibit promptly to the Mortgagee the official receipts therefor.

3. To provide and maintain fire insurance with extended coverage endorsement, and other insurance as Mortgagee may require, upon the building and improvements now situate or hereafter constructed in and upon said real property, in companies and amounts satisfactory to and with loss payable to the Mortgagee; and to deliver the policies for such required insurance to the

4. In case of breach of covenants numbered 2 or 3 above, the Mortgagee may pay taxes, levies or assessments, contract for insurance and pay the premiums, and cause to be made all necessary repairs to the buildings and other improvements, and pay for the same. Any amount or amounts so paid out shall become a part of the debt secured hereby, shall become immediately due and payable and shall bear interest at the highest legal rate from the date paid.

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