And [illegible] that he is lawfully seized in fee of the premises [illegible] mortgage to

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in the **Greenville** [illegible] **1464** page **469** that he has a good and lawful right to sell and [illegible] forever against the lawful claims and demands of [illegible] and agree to pay all taxes due and to become due on the premises [illegible] improvements and keep the buildings thereon insured against loss by fire and [illegible] by Mortgagee, its successors or assigns, in such responsible insurance [illegible] Mortgagee, its successors or assigns, in an amount satisfactory to said Mortgagee [illegible] clause satisfactory to the Mortgagee attached to said policy [illegible] companies, the amount of the insurance money paid shall be applied [illegible] or and restoring the damaged buildings as the Mortgagee may elect. And it is further agreed that in the event that the Mortgagor shall fail to pay and keep up said taxes, assessments for street [illegible] Mortgagee or its successors or assigns are hereby authorized to do so and to pay [illegible] paid shall be added to and by this mortgage and shall bear interest from the date of payment at the rate [illegible]

PROVIDED ALWAYS NEVERTHELESS, that if the said Mortgagor shall well and truly pay or cause to be paid unto the said Mortgagee, its successors or assigns, the said debt and sum of money aforesaid, with interest thereon if any shall be due, according to the true intent and meaning of this instrument and of said note and the conditions therein written, then this deed of bargain and sale shall cease and be [illegible] otherwise [illegible] in full force and virtue.

And it is also covenanted and agreed that upon default in the payment of said promissory note above described, or on our failure to pay the said taxes, assessments for street or other improvements and insurance as agreed, or on failure of the Mortgagor to keep and perform any of the [illegible] or in any one of these events, the whole amount of the indebtedness hereby secured [illegible] of the lawful owner and holder of said note and of this security be and become due and [illegible] notwithstanding, such option to be exercised [illegible]

And it is covenanted and agreed that if all or any part of the property or an interest therein is sold or transferred by Mortgagor without Mortgagee's prior written consent, excluding [illegible] encumbrance subordinate to this mortgage, (b) the creation of a purchase money security interest for household appliances, (c) a transfer by devise, descent or by operation of law upon the death of a joint tenant or [illegible] or (d) the grant of any leasehold interest of three years or less not containing an option to purchase, Mortgagee may at its option declare all the sums secured by this mortgage immediately due and payable. Mortgagee shall have waived such option to accelerate if, prior to the sale or transfer, Mortgagee and the person to be sold or transferred reach agreement in writing that the credit of such person is satisfactory to Mortgagee and that the interest payable on the sums secured by this mortgage shall be at such rate as Mortgagee shall require. The [illegible] fee is paid if Mortgagee has waived the option to accelerate and if Mortgagor's successor in interest has executed a written assumption agreement accepted in writing by Mortgagee. Mortgagee shall release Mortgagor [illegible] if Mortgagee exercises such option to accelerate. Mortgagee shall mail Mortgagor [illegible] not less than 30 days from the date the notice is mailed within which Mortgagor may pay the sums declared due. If Mortgagor fails to pay such sums prior to the expiration of such period, Mortgagee may, without further [illegible] remedies permitted under this Mortgage.

And it is covenanted and agreed that [illegible] assign, set over and transfer to the said Mortgagee, its successors or assigns, all the rents, issues and profits now or hereafter arising from the premises and falling due from and after the service of summons issued in an action to foreclose this mortgage or after the maturity thereof. In the event Mortgagee exercises its option to accelerate or in the event the mortgaged premises are [illegible] Mortgagee shall be entitled to have a receiver appointed by a court to enter upon, take possession of, manage and operate the mortgaged premises, and to collect the rents, issues and profits of the mortgaged premises, including those past due. All rents collected by the receiver shall be applied first to payment of the costs of management of the mortgaged premises and collection of rents, including but not limited to receiver's fees, premiums on receiver's bonds and reasonable attorney's fees, and then to the sums secured by this mortgage. And it is further agreed that in the case of foreclosure of this mortgage, by suit or otherwise, the Mortgagee shall recover of the Mortgagor the expense of advertising, selling and conveying, including reasonable attorney's fees and other reasonable costs of foreclosure which may be secured by this mortgage, and shall be included in judgment of foreclosure. And it is further agreed that in case any action or proceeding is commenced which mutually affects Mortgagee's interest in the mortgaged premises, Mortgagee shall be entitled to demand the expense incurred in protecting its interest, including but not limited to reasonable attorney's fees and costs incurred.

And it is covenanted and agreed that [illegible] Mortgagee may exercise any option to declare the maturity of any obligation secured by this mortgage [illegible] such option, or to declare such default or default [illegible] that terms or conditions contained in this mortgage can be waived, altered or changed only [illegible] signed by all parties hereto.

The noteholder hereunder [illegible] payments under any lien prior hereto, or under this mortgage, the non-payment of which shall constitute a default, including but not limited to principal and/or interest payments, taxes and fire insurance premiums. All sums so advanced shall bear interest at the highest rate allowed under South Carolina law, from the date of the advance to the date of repayment, shall [illegible] and become part of the lien created hereunder shall become payable at any time on demand [illegible] shall at the noteholder's option constitute a default hereunder giving rise to all of the remedies herein [illegible] for other defaults.

The Mortgagor shall have the right to prepay [illegible] at any time and shall receive a rebate for any unearned interest which rebate shall be [illegible] with the Actuarial Method.

All appraisements and home [illegible]

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