



The within mortgagor(s) agree not to transfer or convey the within described property with, at the consent of the CITIZENS BUILDING AND LOAN ASSOCIATION or its successors or assigns and agree that if the within described property is conveyed and mortgage assumed by any other person, corporation or partnership without the consent of CITIZENS BUILDING AND LOAN ASSOCIATION the entire amount due on the note will become due and payable, plus reasonable attorney's fees if court proceeding is necessary. The mortgage may charge a reasonable transfer fee when the mortgage is assumed by another party.

TOGETHER WITH all and singular the Rights, Members, Hereditaments and Appurtenances to the said premises belonging or in any wise incident or appertaining.

TO HAVE AND TO HOLD, all and singular the said premises before mentioned unto the said CITIZENS BUILDING AND LOAN ASSOCIATION, its successors and assigns, forever.

And do hereby bind myself and my Heirs, Executors, and Administrators to warrant and forever defend all and singular the said Premises unto the said CITIZENS BUILDING AND LOAN ASSOCIATION, Green S. C., its successors and assigns, from all Lawful claims, demands, suits, actions, damages, costs, charges, expenses, and every person who may lawfully claim the same, or any part thereof.

AND do hereby agree to insure the house and buildings on said lot by a sum not less than Six Thousand Five Hundred and no/100 Dollars fire insurance, and not less than Six Thousand Five Hundred and no/100 Dollars multiple insurance, by Company or Companies acceptable to the Mortgagee, and to keep the same insured from loss or damage by fire, and do hereby assign the policy or policies of insurance to the said Mortgagee, its successors and assigns, to the extent of its interest therein, and in the event said policy or policies should be forfeited or lapsed, or pay the premiums thereon, then the said Mortgagee, its successors and assigns, shall have the said house and buildings to be insured in the owner's name, and shall be held liable for the premium and expense of such insurance, under this mortgage, with interest thereon.

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