The within mortgagor(s) agree not to transfer or convey the within described property without 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 mortgagee 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.

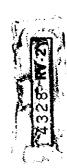
TO HAVE AND TO HOLD, all and singular the said premises before mentioned unto the said Citizens Building and Loan Association, its successors and assigns, forever.

And we do hereby bind ourselves and our

Heirs, Executors, and Administrators to warrant and forever defend all and singular the said Premises unto the said

CITIZENS BUILDING AND LOAN ASSOCIATION, Greer, S. C., its successors and assigns, from and against
us and our Heirs, Executors, Administrators and assigns, and every person whomsoever lawfully

claiming the same, or any part thereof.



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