

TO HAVE AND TO HOLD all and singular the said premises unto the said Mortgagee, Its successors and assigns for ever. And (I) (We) do hereby bind ~~myself~~ (ourselves), ~~for~~ (our) heirs, executors, and administrators, to warrant and forever defend all and singular the said premises unto the said Mortgagee, Its successors and assigns, from and against ~~myself~~ (ourselves), ~~for~~ (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 ~~her~~ (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 Mortgagee, Its successors or assigns. And in case ~~she~~ (they) shall at any time neglect or fail so to do, then the said Mortgagee, 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 ~~she~~ (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.

THIS MORTGAGE ALSO SECURES (1) all existing indebtedness of Mortgagor (or of any one or more of the parties designated herein as Mortgagor) to Mortgagee (including but not limited to the above described note) evidenced by promissory notes or any other instruments, and all renewals, reamortizations, extensions, deferments or other rearrangements thereof, together with interest thereon as provided therein, (2) all future advances that subsequently may be made to Mortgagor (or to any one or more of the parties designated herein as Mortgagor with the written consent of the remainder of said parties) to be evidenced by promissory notes or any other instruments, and all renewals, reamortizations, extensions, deferments or other rearrangements thereof, together with interest thereon as provided therein, said future advances, if any, to be made solely at the option of Mortgagee, and (3) all other indebtedness of Mortgagor (or of any one or more of the parties designated herein as Mortgagor) to mortgagee now due or to become due or hereafter contracted, and all renewals, reamortizations, extensions, deferments or other rearrangements thereof, together with interest thereon as provided for, THE MAXIMUM PRINCIPAL AMOUNT OF ALL EXISTING INDEBTEDNESS, FUTURE ADVANCES, AND ALL OTHER INDEBTEDNESS OUTSTANDING AT ANY ONE TIME NOT TO EXCEED Eleven Thousand DOLLARS (\$ 11,000.00).

PROVIDED ALWAYS, NEVERTHELESS, and it is the true intent and meaning of the parties to these presents, that if the said Mortgagor do and shall well and truly pay, or cause to be paid unto the said Mortgagee 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 ~~she~~ (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~~ (hand) (s) and (seal) (s) this 23rd day of July, in the year of our Lord one thousand nine hundred and Seventy four.

Signed, Sealed and Delivered in the Presence of:

George W. Wood
Bernard Wren, Jr.

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

STATE OF SOUTH CAROLINA)
COUNTY OF Greenville)

PERSONALLY APPEARED before me George W. Wood
and made oath that she saw the within named William M. Ratliff and Louise Ratliff
sign, seal and as ~~her~~ (their) act and deed, deliver the within-written Mortgage, and that she with Bernard Wren, Jr. witnessed the execution thereof.

SWORN TO before me this 23rd day of July, 1974. George W. Wood
Bernard Wren, Jr. (LS)
Notary Public for South Carolina

My Commission Expires: May 31, 1983

(STATE OF SOUTH CAROLINA)
COUNTY OF Greenville)

RENUNCIATION OF DOWER

I, Bernard Wren, Jr.
unto all whom it may concern, that Mrs. Louise Ratliff, the wife of the within-named William M. Ratliff 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 23rd day of July, 1974. Louise Ratliff
Bernard Wren, Jr. (LS)
Notary Public for South Carolina

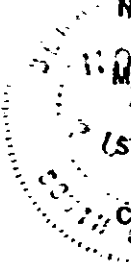
My Commission Expires: May 31, 1983
Form 19320 - Back

\$8,808.00
RECORDED AUG 6 '74
Lot 3 near Hwy. 29142

RECORDING FEE
PAID \$ 2.50

AUG 6 1974

3641



American Finance Corp.
Filed for record in the Office of
the R. M. C. for Greenville
County, S. C. at 10:00 o'clock
A. M. August 6, 1974.
and recorded in Real Estate
Mortgage Book 1319
at page 139
R.M.C. for Greenville, S.C.

4328 RV-2