

STATE OF SOUTH CAROLINA GREENVILLE, CO. S. C. REG. 1395 PAGE 215  
 COUNTY OF SPARTANBURG APR 21 10 31 AM '77 MORTGAGE OF REAL ESTATE REG. 47 PAGE 545  
 DONNIE S. TANKERSLEY R.H.C. HOMEMAKERS FINANCE SERVICE P. O. BOX 5353 SPARTANBURG, S. C. 29301

Whereas, LOIS G. RICHARDS (Name or names as they appear on the deed instrument) of the County of GREENVILLE in the State aforesaid, hereinafter called the Mortgagor, is indebted to Homemakers Loan & Consumer Discount Company, a corporation doing business under the laws of the State of South Carolina, hereinafter called Mortgagee, as evidenced by a certain promissory note of even date herewith, the terms of which are incorporated herein by reference in the principal sum of Eighteen thousand four hundred-<sup>twenty</sup> Dollars (\$ 18,420.00 ).

(or such other estate, if any, as is stated hereinbefore), 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 except: (If none, so state) LAURENS FEDERAL SAVINGS AND LOAN 30-167

PAID IN FULL & SATISFACTION OF RECORD IS AUTHORIZED THIS 15 DAY OF May 19 77.  
 HOMEMAKERS LOAN & CONSUMER DISCOUNT CO. BY V. PRES.

TO HAVE AND TO HOLD unto WITNESSEd forever defend all and singular the premises as herein conveyed, unto the Mortgagee, 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. That he will promptly pay the principal of and interest on the indebtedness evidenced by the said note and any subsequent note or agreement evidencing additional advances, at the time and in the manner therein provided.
  2. That the lien of this instrument shall remain in full force and effect during any postponement or extension of the time of payment of the indebtedness or any part thereof secured hereby.
  3. That he will pay as they become due all mortgage loan insurance premiums, taxes, assessments, water rates, and other governmental or municipal charges, fines or imposition, assessed against the property hereby mortgaged. If the mortgagor fails to make any payments provided for in this section or any other payments for taxes, assessments, or the like, the Mortgagee may pay the same, and all sums so paid shall bear interest at the same rate as the principal debt secured hereby (from the date of such advance) and shall be secured by this mortgage.
  4. That he will keep the premises in as good order and condition as they are now, reasonable wear and tear excepted, and will not commit or permit any waste thereof.
  5. That he will procure and continuously maintain fire and such other hazard insurance as the Mortgagee may require on the improvements now or hereafter on said premises, and will pay promptly when due any premiums therefor. If he fails to do so, the Mortgagee may cause the same to be done and reimburse itself for such premiums and expenses, and the same shall be secured by this mortgage. All insurance shall be carried in companies approved by the Mortgagee and the policies and renewals thereof shall be held by the Mortgagee and have attached thereto loss payable clauses in favor of and in form acceptable to the Mortgagee. In event of loss, Mortgagor will give immediate notice by mail to the Mortgagee, who may make proof of loss if not made promptly by the Mortgagor, and each insurance company con-

FILED IN GREENVILLE, CO. S. C. APR 21 1977

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