(6) That if there is a default in any of the terms, conditions, or covenants of this mortgage, or of the note secured hereby, then, at the option of the Mortgagee, all sums then owing by the Mortgagor to the Mortgagee shall become immediately due and payable, and this mortgage may be foreclosed. Should any legal proceedings be instituted for the foreclosure of this mortgage, or should the Mortgagee become a party to any suit involving this mortgage or the title to the premises described herein, or should the debt secured hereby or any part thereof be placed in the hands of any attorney at law for collection by suit or otherwise, all costs and expenses incurred by the Mortgagee, and a reasonable attorney's fee, shall thereupon become due and payable immediately or on demand, at the option of the Mortgagee, as a part of the debt secured hereby, and may be recovered and collected hereunder.

(7) That the Mortgagor shall hold and enjoy the premises above conveyed until there is a default under this mortgage or in the note secured hereby. It is the true meaning of this instrument that if the Mortgagor shall fully perform all the terms, conditions, and covenants of the mortgage, and of the note secured hereby, that then this mortgage shall be utterly null and void; otherwise to remain in full force and virtue.

(8) That the covenants herein contained shall bind, and the benefits and advantages shall inure to, the respective heirs, executors, administrators, successors and assigns, of the parties hereto. Whenever used the singular shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.

WITNESS the Mortgagor's hand and seal this [illegible] day of [illegible] 19 76.

SIGNED, sealed and delivered in the presence of:

[signature] Joe L. Smith (SEAL)

[signature] Joe L. Smith (SEAL)

(SEAL)

(SEAL)

PROBATE

STATE OF SOUTH CAROLINA
COUNTY OF Greenville

Personally appeared the undersigned witness and made oath that (s)he saw the within named mortgagor sign, seal and as its act and deed deliver the within written instrument and that (s)he, with the other witness subscribed above witnessed the execution thereof.

SWORN to before me this [illegible] day of [illegible] 19 76.

[signature]

Sworn to and Subscribed before me this the ______

day of ______ 19 ___

Signature of First Witness

Notary Public

RECORDED NOV 22 '76 At 12:15 P.M. 14021

STATE OF SOUTH CAROLINA

MORTGAGOR

Joe L. Smith

TO

MORTGAGEE

NCC Financial Services, Inc.

P. O. Box 2852

Greenville, S.C. 29602

MORTGAGE OF REAL ESTATE

I hereby certify that the within Mortgage has been this 22nd day of November, 19 76 at 12:15 P.M. recorded in Book 1383 of Mortgages, page 523 As No. [signature] Register of Mesne Conveyance Greenville County

70 745

NOV 22 1976 14021 X

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