

STATE OF SOUTH CAROLINA  
COUNTY OF GREENVILLE

GREENVILLE  
FILED  
FEB 24 3 47 PM '82  
JOHN W. BERNERSLEY

MORTGAGE OF REAL ESTATE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, DAVID H. BERNIER and NANCY V. BERNIER

(hereinafter referred to as Mortgagor) is well and truly indebted unto BRUCE E. DERRICK and PATRICIA C. DERRICK

11-A KOKA HOME  
Greenville, SC 29611

(hereinafter referred to as Mortgagee) as evidenced by the Mortgagor's promissory note of even date herewith, the terms of which are incorporated herein by reference, in the sum of

Three Thousand Five Hundred and No/100 ----- Dollars (\$ 3,500.00 ) due and payable

with interest thereon from \_\_\_\_\_ date \_\_\_\_\_ at the rate of twelve (12%) per centum per annum, to be paid: as per the terms of said note.

WHEREAS, the Mortgagor may hereafter become indebted to the said Mortgagee for such further sums as may be advanced to or for the Mortgagor's account for taxes, insurance premiums, public assessments, repairs, or for any other purposes:

NOW, KNOW ALL MEN, That the Mortgagor, in consideration of the aforesaid debt, and in order to secure the payment thereof, and of any other and further sums for which the Mortgagor may be indebted to the Mortgagee at any time for advances made to or for his account by the Mortgagee, and also in consideration of the further sum of Three Dollars (\$3.00) to the Mortgagor in hand well and truly paid by the Mortgagee at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, has granted, bargained, sold and released, and by these presents does grant, bargain, sell and release unto the Mortgagee, its successors and assigns:

"ALL that certain piece, parcel or lot of land, with all improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, and being further described as follows:

ALL that piece, parcel or lot of land with all buildings and improvements thereon, situate, lying and being on the northeastern corner of the intersection of Riverwood Court and Wilma Drive in Greenville County, South Carolina, being known and designated as Lot No. 145 on a plat entitled BEREA FOREST, SECTION NO. II made by Piedmont Engineers and Architects dated April 14, 1972, recorded in the RMC Office for Greenville County, South Carolina, in Plat Book 4-N at pages 76 and 77, reference to said plat is hereby craved for the metes and bounds thereof.

This is that property conveyed to Mortgagor by deed of Bruce E. Derrick and Patricia C. Derrick dated and filed concurrently herewith.

This is a second mortgage junior to that of Charter Mortgage Company recorded August 8, 1980, in the RMC Office for Greenville County, South Carolina, in Mortgage Book 1510 at page 374 and having a balance this date of \$41,533.02.

STATE OF SOUTH CAROLINA  
SOUTH CAROLINA TAX COMMISSION  
DOCUMENTARY  
FEB 24 1982  
STAMP TAX  
\$0.40

2 FEB 24 92 142

4.0001

Together with all and singular rights, members, hereditaments, and appurtenances to the same belonging in any way incident or appertaining, and all of the rents, issues, and profits which may arise or be had therefrom, and including all heating, plumbing, and lighting fixtures now or hereafter attached, connected, or fitted thereto in any manner; it being the intention of the parties hereto that all fixtures and equipment, other than the usual household furniture, be considered a part of the real estate.

TO HAVE AND TO HOLD, all and singular the said premises unto the Mortgagee, its heirs, successors and assigns, forever.

The Mortgagor covenants that it is lawfully seized of the premises hereinabove described in fee simple absolute, that it has good right and is lawfully authorized to sell, convey or encumber the same, and that the premises are free and clear of all liens and encumbrances except as provided herein. The Mortgagor further covenants to warrant and forever defend all and singular the said premises unto the Mortgagee forever, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.

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