MORTGAGE OF REAL ESTATE - HUSE, JUST JOST 158 188 MORTGAGE 'S ADDRESSONNE LANGERSLEY SECOND MORTGAGE OF REAL ESTATE

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, WARREN M. BOYER and RACHEL M. BOYER,

(hereinafter referred to as Mortgagor) is well and truly indebted unto ELLIOTT F. REEMS and GWENDOLYN T. REEMS,

(hereinaster 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 TWENTY-FOUR THOUSAND, ONE HUNDRED AND NO/00

in monthly installments of \$247.90, commencing January 1, 1983 for principal and interest for a period of ten (10) years; with the balance to be paid in full, if not sooner paid, on December 1, 1993. Pre-payment of the entire amount may be paid at any time, without penalty.

with interest thereon from 1/1/83

at the rate of 12%

per centum per annum, to be paid:

WHEREAS, the Mortgagor may bereafter 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 Mortgagoe at any time for advances made to or for his account by the Mortgagoe, and also in consideration of the further sum of Three Dollars (\$3.00) to the Mortgagor in hand well and truly paid by the Mortgagoe 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 Mortgagoe, its successors and assigns:

"ALL that certain piece, parcel or lot of land, with all improvements thereon, or hereafter constructed thereon, situate, hing and being in the State of South Carolina, County of GREENVILLE, being known and designated as Lot No. 5, FERNCREEK SUBDIVISION, as shown on plat prepared by Dalton & Neves Co., Engineers, dated November 1973, which plat is of record in the RMC Office for Greenville County, S. C., in Plat Book 5-D, at Page 28. Reference to said plat is hereby craved for a metes and bounds description.

This being the same property conveyed to the mortgagors herein by Deed of Elliott F. Reems and Gwendolyn T. Reems, dated November 30, 1982 and recorded in the RMC Office for Greenville County in Deed Book 1778, at Page 299.

This mortgage is junior in lien to that mortgage held by Lomas and Nettleton, dated April 7, 1978 and recorded in the RMC Office for Greenville County in Book 1428, at Page 349, and having a current balance due thereon of \$27,084.79.

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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 such fixtures and equipment, other than the usbal household furniture, be considered a part of the real estate.

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

He Mortgagor covenants that it is lawfully soized of the premises heireinabove 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 Mortgagoe forever, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.

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