

107 2 17 1983

REAL ESTATE MONTHLY INSTALLMENT MORTGAGE

State of South Carolina, }
County of GREENVILLE

107 2 17 1983

TO ALL WHOM THESE PRESENTS MAY CONCERN:
SEND GREETINGS:

WHEREAS, I, we the said DOROTHY M. SOSBY hereinafter called Mortgagor, in and by my, our certain note or obligation bearing even date herewith stand indebted firmly held and bound unto the Citizens and Southern National Bank of South Carolina, Greenville S. C., hereinafter called Mortgagee, the sum of \$45,122.08 plus interest as stated in the note or obligation, being due and payable in 120 equal monthly installments commencing on the 30 day of September 1983 and on the same date of each successive month thereafter

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, situate lying and being in the State of South Carolina, County of Greenville, on the northern side of Edwards Road, being shown and designated as the greater portion of Lot 40, Sector 1, Botany Woods, said plat recorded in the RMC Office for Greenville County, South Carolina, in Plat Book CCC, at Page 163. Reference is hereby craved to a more recent plat of the part of Lot 40, said plat being shown as the property of Charles T. Early and Eleanor A. Early, by F. B. Bruce, L.R.S., and recorded in the RMC Office for Greenville County, Plat Book 4K, Page 137, and having the metes and bounds as shown therein.

THIS being the same property conveyed to William D. Sosby and Dorothy M. Sosby by Eleanor A. Early, as recorded on April 20, 1973 in Book 971 Page 900. William D. Sosby conveyed his interest in said property to Dorothy M. Sosby, as recorded on December 9, 1977 in Book 1069 at Page 891.

The Mortgagee's address is 47 East Carpenter Way, Greenville, SC 29602

Together with all and singular rights, members, hereditaments and appurtenances to the same belonging in any way incident to, 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 hereinafter 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 Mortgagee 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 in the Mortgagee further covenants to warrant and forever defend all and singular the said premises unto the Mortgagee here to from and against the Mortgagee and all persons whomsoever lawfully claiming the same or any part thereof

The Mortgagee further covenants and agrees as follows:

(1) That this mortgage shall secure the Mortgagee for such further sums as may be advanced hereafter, at the option of the Mortgagee, for the payment of taxes, insurance premiums, public assessments, repairs or other purposes pursuant to the covenants herein. This mortgage shall also secure the Mortgagee for any further loans, advances, readvances or credits that may be made hereafter to the Mortgagee by the Mortgagee or any other person, indebtedness thus secured does not exceed the original amount shown in the face hereof. All sums so advanced shall bear interest at the same rate as the mortgage debt and shall be payable on demand of the Mortgagee unless otherwise provided in writing

(2) That it will keep the improvements now existing or hereafter erected on the mortgaged or partly mortgaged premises in good repair, and will cause the same to be repaired by the Mortgagee against loss by fire and any other hazards covered by Mortgagee in an amount not less than the mortgage debt. The amount of such repairs may be required by the Mortgagee and it covenants to advance the same and to pay the same and to reimburse the Mortgagee for the same. The Mortgagee and its assigns shall have the right to enter upon the premises at any time to inspect the same and to cause the same to be repaired or to cause the same to be insured against fire and other hazards, and the Mortgagee shall be entitled to recover the cost of such repairs or insurance from the Mortgagee or from the proceeds of any insurance policy covering the same, whether the same be by fire or otherwise

(3) That it will keep the premises in good repair, and will cause the same to be repaired by the Mortgagee against loss by fire and any other hazards covered by Mortgagee in an amount not less than the mortgage debt. The amount of such repairs may be required by the Mortgagee and it covenants to advance the same and to pay the same and to reimburse the Mortgagee for the same. The Mortgagee and its assigns shall have the right to enter upon the premises at any time to inspect the same and to cause the same to be repaired or to cause the same to be insured against fire and other hazards, and the Mortgagee shall be entitled to recover the cost of such repairs or insurance from the Mortgagee or from the proceeds of any insurance policy covering the same, whether the same be by fire or otherwise

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