

State of South Carolina

FILED
GREENVILLE
OCT 5 4 54 PM '83
CLERK

Mortgage of Real Estate

County of Greenville

THIS MORTGAGE is dated October 3, 1983

THE "MORTGAGOR" referred to in this Mortgage is Alan M. Smith and Carole A. Smith

THE "MORTGAGEE" is BANKERS TRUST OF SOUTH CAROLINA, whose address is P. O. Box 248, Columbia, South Carolina 29202.

THE "AGREEMENT" is a Credit Reserve Account Agreement dated October 3, 1983, under which Mortgagee may make certain advances of credit to Alan M. Smith. The Agreement and any documents renewing, extending or modifying it and any items or documents evidencing future advances are all referred to as the "Agreement" and are considered to be a part of this Mortgage. The amount of debt secured by this Mortgage, including the outstanding amount advanced and the Agreement and all Future Advances under paragraph 13, below, shall at no time exceed \$ 12,000, plus interest, attorneys' fees, and court costs incurred in collection of amounts due hereunder, and Expenditures by Mortgagee under paragraph 5 below. Interest under the Agreement will be deferred, accrued or capitalized, but Mortgagee shall not be required to defer, accrue or capitalize any interest except as may be provided in the Agreement.

THIS MORTGAGE is given to secure to Mortgagee the repayment of the following amounts, with interest: (a) the indebtedness evidenced by the Agreement; (b) any Future Advances made under paragraph 13 below; (c) Expenditures by Mortgagee under paragraph 5 below; and (d) attorneys' fees, court costs and other amounts which may be due under the Agreement and this Mortgage. In consideration of the above indebtedness and for other valuable consideration which Mortgagor acknowledges receiving, Mortgagor does hereby mortgage, grant and convey to Mortgagee, its successors and assigns, the following described property:

ALL that certain piece, parcel or lot of land, with any and all improvements thereon, lying, being and situate on the southern side of Rosebud Lane, in Greenville County, South Carolina, being shown and designated as Lot No. 127 on a plat entitled "Section 5, Devenger Place", prepared by Dalton & Neves Co., dated February, 1978, and recorded in Plat Book 6-H at Page 73 in the R.M.C. Office for Greenville County, and having such courses and distances, metes and bounds as will be shown by reference to said plat, which plat is incorporated herein by reference.

This conveyance is subject to all restrictions, set back lines, roadways, zoning ordinances, easements and rights-of-way, if any, affecting the above described property.

This is the identical property conveyed to Alan M. Smith and Carole A. Smith by Joseph F. O'Neill and Julia C. O'Neill by deed dated and recorded December 31, 1981 in Deed Book 1160 at Page 314 in the R.M.C. Office for Greenville County.

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE
RECORDED
OCT 5 1983
11:28 AM
CLERK

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TOGETHER with all and singular rights, members, hereditaments and appurtenances belonging or in any way incident or appertaining thereto; all improvements now or hereafter situated thereon; and all fixtures now or hereafter attached thereto (all of the same being deemed part of the Property and included in any reference thereto);