vol 1635 1451515

MORTGAGE OF REAL PROPERTY

THE NOTE SECURED BY THIS MORTGAGE CONTAINS PROVISIONS FOR AN ADJUSTABLE INTEREST RATE

AND WHEREAS, to induce the making of said loan. Mortgagor has agreed to secure said debt and interest thereon (together with any future advances) and to secure the performance of the undertakings prescribed in the Note and this Mortgage by the conveyance of the premises hereinafter described:

NOW, THEREFORE, in consideration of the aforesaid loand and the sum of Three Dollars (\$3.00) cash in hand paid to Mortgagor, the receipt of which is hereby acknowledged. Mortgagor hereby grants, sells, conveys, assigns and releases to Mortgagee, its successors and assigns, the following described premises located in <u>Greenville</u> County, South Carolina:

ALL that piece, parcel or lot of land, situate, lying and being in the County of Greenville, State of South Carolina, being known and designated as Lot No. 112 as shown on a plat of Holly Springs Development, Section 1, prepared by Piedmont Engineers and Architects of record in the Office of the RMC for Greenville County in Plat Book 4N at Page 5, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin at the northern end of Brook Bend Road at the joint front corner of Lots 112 a 113; running thence with the joint line of said lots, N. 10-17 E. 170 feet to an iron pin; running thence S. 73-25 E. 90.55 feet to an iron pin at the joint rear corner of Lots 111 and 112; running thence with the joint line of said lots, S. 10-17 N. 160 feet to an iron pin on the northern edge of Brook Bend Road; running thence with said Road, N. 79-43 N. 90 feet to the beginning corner.

This is the same property conveyed to the mortgagor herein by deed of Douglas F. Henderson dated August 30, 1979 and recorded in the RAC Office for Greenville County on September 6, 1979 in Deed Volume 1110 at Page 927.

This mortgage is second and junior in lien to that mortgage given in favor of Security Federal Savings and Loan Association by R. L. Rucker and Susan F. Rucker in the original amount of \$23,500.00 and recorded in the RMC Office for Greenville County on December 15, 1971 in Mortgage Book 1216 at Page 307.

Together with all and singular the rights, members, hereditaments and appurtenances to said premises belonging or in anywise incident or appertaining. Including but not limited to all buildings, improvements, fixtures, or appurtenances now or hereafter erected thereon, including all apparatus, equipment, fixtures, or articles, whether in single units or centrally controlled, used to supply heat, gas, air conditioning, water, light, power, refrigeration, ventilation or other services, and also together with any screens, window shades, storm doors and windows, screen doors, awnings, stoves and water heater (all of which are declared to be a part of said real estate whether physically attached thereto or not).

TO HAVE AND TO HOLD the same with all privileges and appurtenances thereunto belonging to Mortgagee, its successors and assigns, forever, for the purposes hereinafter set out and Mortgagor covenants with Mortgagee, its successors and assigns, that Mortgagor is seized of, and has the right to convey, the premises in fee simple; that the premises are free and clear of all encumbrances except for a prior mortgage, if any; and that Mortgagor will warrant and defend title to the premises against the lawful claims of all persons whomsoever.

MORTGAGOR COVENANTS with Mortgagee, its heirs, successors and assigns as follows:

- 1 NOTE PAYMENTS. Mortgagor shall make timely payments of principal and interest on the above-mentioned. Note and all payments required by any note(s) secured by lien(s) having priority over Mortgagee's within described lien or by any prior mortgage(s) in the amounts, in the manner and at the places set forth therein. This Mortgage secures payment of said Note according to its terms, which are incorporated herein by reference.
- 2 TAXES Mortgagor will pay all taxes assessments water and sewer charges, and other governmental or municipal charges, fines, or impositions, for which provision has not been made hereinbefore, and will promptly deliver the official receipts thereof to the Mortgagee upon demand, and in default thereof the Mortgagee may pay the same and add the amount of such paymentis) to the provision more below. Mortgager, and the same selection of the Mortgager with interest at the then prevailing note rate upon demand.

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