REAL ESTATE MORTGAGE

VOL 1672 PAGE 466

THE STATE OF SOUTH CAROLINA

Greenville

COUNTY OF Greenville

TO ALL WHOM THESE PRESENTS MAY CONCERN: Haroland Summey and Cathy W. Summey

of the County of Greenville

State of South Carolina, hereinafter called the Mortgagors, send greeting:

WHEREAS, the said Mortgagors are justly indebted to. Luth1 Mortgage Co. Inc. hereinaster called the Mortgagee, and have given their promissory Note therefore bearing even date herewith, whereby they have promised to pay to the Mortgagee in accordance with its terms the Actual Amount of Loan of \$...5,500,00.....together with interest on unpaid balances, it being hereby expressly agreed that upon default in the payment of said note or of any charge in connection therewith, or of insurance premiums, taxes or assessments or in the performance of any of the requirements herein contained as to taxes or insurance or of any of the other conditions hereof, the Mortgagee shall have the right to declare immediately due and payable the entire unpaid principal balance hereof and accrued interest thereon, and to proceed, without notice, to enforce the collection of same as provided therein, together with a reasonable attorney's see up to 15% of said unpaid balance for any litigation concerning the debt, and all other amounts secured hereby.

NOW KNOW ALL MEN That the Mortgagors, in order better to secure the payment of the note above mentioned in accordance with its terms, and all other sums mentioned therein or herein, to the Mortgagee, and also in consideration of the further sum of TEN DOLLARS to the Mortgagors in hand well and truly paid by the Mortgagee at and before the sealing of these presents, the receipt whereof is hereby acknowledged, have granted, bargained, sold and released, and by these presents do grant, bargain, sell and release unto the Mortgagee, its successors and assigns, the following described real property:

ALL that certain piece, parcel or lot of land, situate, lying and being on the Southwestern side of Verner Drive in the County of Greenville, State of South Carolina, being shown and designated as Lot 20 on a plat of CEDAR VALE made by Piedmont Engineers & Architects, March 24, 1966, recorded in the RMC Office for Greenville County in Plat Book ))), at page 13, and being more particularly described according to a plat of Addition to (revision) of Cedar Vale made by Piedmont Engineers & Architects, Feb. 1968, recorded in the RMC Office for Greenville County, S.C. in Plat Book WWW, at Page 11, reference to which is hereby craved for the metes and bounds thereof.

The above described property is the same conveyed to the Mortgagors, 4/24/74 by deed of Bruce A. Makas and Rita Makas, in deed book 997 at page 669 and recorded in the RMC Office for Greenville County on April 24, 1974.

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Together with all and singular the rights, members, hereditaments and appurtenances to the said premises belonging or in any wise incident or appertaining.

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

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