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REAL ESTATE FUTURE **ADVANCE MORTGAGE**

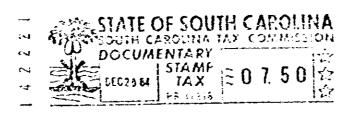
WHEREAS, the said	John David Harder and Lynda R. Harder
(mo	rtgagor) in and by that certain agreement bearing date the <u>12th</u> day of <u>December</u>
19 <u>84</u> , stand firmly	held and bound untoSafe Federal Credit Union
oringinal amount of \$	xisting indebtedness and all future advances for an amount not exceeding the maximum 25,000,00 plus interest thereon, attorney's fees, court costs, and any payments insurance, taxes, or repairs pursuant to the terms of that aforesaid open-end credit

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 according to said open-end agreement has granted, bargained, sold and released and by those presents does grant, bargain, sell and release unto the Mortgagee, its successors and assigns:

ALL that lot of land in the County of Greenville, State of South Carolina, being the greater portion of Lot 25 on plat of Farr Estates, recorded in Plat Book M at Page 19 of the RMC Office for Greenville County, SC, and having, according to said plat, such metes and bounds as appears thereon.

THIS being the same property conveyed to the mortgagors herein by deed of J. B. Padgett and Evelyn Carroll Padgett, dated April 18, 1969, and recorded in the RMC Offixce for Greenville County on April 18, 1969, in Deed Book 866a at Page 302.

THIS mortgage is second and junior in lien that certain mortgage given to Carolina National Investment Mortgages Co., Inc., in the original amount of \$13,800.00, recorded in the RMC Office for Greenville County on Apri 18, 1969, in Mortgage Book 1123 at Page 193.



Together with all 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 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 Mortgagor covenants that it is lawfully seized of the premises hereinabove described in fee simple absolute, that is 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 Mortgagee forever, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.

The Mortgagor 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 advances, readvances or credits that may be made hereafter to the Mortgagor by the Mortgagee so long as the total indebtedness thus secured does not exceed the original amount shown on the face hereof. All sums so advanced shall bear interest at the same rate as the mortgage debt, subject to change from time to time.