STATE OF SOUTH CAROLINA CONCERN.

TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, I, Jack H. McCauley, Jr.

thereinafter referred to as Mortgagor) is well and truly indebted unto First Piedmont Bank and Trust Company

dated April 30, 1972,

(hereinafter referred to as Mortgagee) as evidenced by the Mortgagor's promissory note of wyen strenders the terms of which are incorporated herein by reference, MANNOSCHOK ME

Molecul KXXXXXXXXXX due and payable

as stated therein, said note having been given in connection with SBA Loan dated April 20, 1972, this mortgage being given to secure a portion of the indebtedness represented by said note, that portion being the sum of Thirteen Thousand One Hundred Thirty-Five and 33/100ths (\$13,135.33) Dollars.

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:

ON MY UNDIVIDED ONE-HALF (1/2) INTEREST IN AND TO:

ALL That certain piece, parcel or lot of land, with all improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, containing 16.05 acres, more or less, and being shown and designated as Lot 1, Block 1, Sheet 485 on the Greenville County Tax Maps, reference to which is hereby craved. Said property fronts approximately 752 feet on the State Park Road which is its northern boundary, is bounded on the west by Glassy Branch, and is bounded on the east and south by property identified on the County Tax Maps as Lot 2 and 13, Block 1, Sheet 485.

The mortgagor and the mortgagee hereby agree that the mortgage lien hereby created is limited in amount to the sum of \$13,135.33, the further provisions of this mortgage to the contrary notwithstanding.

This mortgage lien is junior to the mortgage to Mildred W. Goodlett. et al. dated January 13, 1973, recorded in the RMC Office for Greenville County in Mortgage Book 1263 at Page 327.







Together with all and singular rights, members, herditaments, and appurtenances to the same belonging in any way incident or appertaining, and of all 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 such 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 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 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 loans, advances, readvances or credits that may be made hereafter to the Mortgager 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 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 property insured as may be required from time to time by the Mortgagee against loss by fire and any other hazards specified by Mortgagee, in an amount not less than the mortgage debt, or in such amounts as may be required by the Mortgagee, and in companies acceptable to it, and that all such policies and renewals thereof shall be held by the Mortgagee, and have attached thereto loss payable clauses in favor of, and in form acceptable to the Mortgagee, and that it will pay all premiums therefor when due; and that it does hereby assign to the Mortgagee the proceeds of any policy insuring the mortgaged premises and does hereby authorize each insurance company concerned to make payment for a loss directly to the Mortgagee, to the extent of the balance owing on the Mortgage debt, whether due or not.