

WHEREAS, THOMAS A. WHITE, JR. and EVELYN JOYCE WHITE

hereinafter referred to as Mortgagors, and CYN MORTGAGES, INC.

hereinafter referred to as Mortgagee, do hereby execute this Mortgage for the sum of Six Thousand Four Hundred Eighty and no/100-----

\$ 6480.00

In Sixty monthly installments of One Hundred Eight and no/100 (\$108.00) Dollars, beginning August 3, 1975, with final payment due July 3, 1980.

WHEREAS, the Mortgagors have hereafter executed this Mortgage to secure to or for the Mortgagee's account for taxes, insurance, repairs or other purposes pursuant to the covenants herein.

NOW, KNOW ALL MEN, that the Mortgagors do hereby covenant, warrant and agree to pay to or for the Mortgagee the sum of Six Thousand Four Hundred Eighty and no/100 (\$6480.00) and of any other and further sums for which the Mortgagee shall be liable to or for his account by the Mortgagors, and also to consider the further sum of Three Hundred and no/100 (\$300.00) paid by the Mortgagee at and before the sealing and delivery of these presents, the sum of which has been granted, bargained, sold and released, and by these presents does grant, bargain, sell and release unto the Mortgagee the premises hereinafter described.

ALL that certain piece, parcel, or lot of land, with all improvements thereon, or hereafter acquired thereon, situate, lying and being in the State of South Carolina, County of

Greenville, being known and designated as Lot #37 on a plat of Pinhurst, Section 2, recorded in the R. M. C. Office for Greenville County in Plat Book MM at Page 153, and having according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southwestern side of Vista Drive at the joint front corner of Lots 36 and 37 and running thence with the joint line of said lots, S. 31-55 W., 84.1 feet to an iron pin at the joint rear corner of lots 36, 37 and 38; running thence with the joint line of lots 37 and 38, S. 63-27 W., 170.4 feet to an iron pin on the eastern side of Linden Drive; running thence with the curve of said Drive (the chord of which is N. 12-55 W.), 60 feet to an iron pin; thence continuing with the said side of Linden Drive, N. 11-35 E., 51.9 feet to an iron pin; thence still continuing with said side of Linden Drive, N. 22-40 E., 113.2 feet to an iron pin at the intersection of Linden Drive and Vista Drive; thence with the curve of said intersection (the chord of which is N. 74-35 E.), 49.3 feet to an iron pin on the southwestern side of Vista Drive; thence running with the said side of Vista Drive, N. 53-30 W., 136.2 feet to an iron pin, the point of beginning.

This mortgage is junior in lien to that certain mortgage heretofore given to Carolina Federal Savings & Loan Association and recorded in the R. M. C. Office for Greenville County in Mortgage Volume 1272 at Page 19.



Together with all and singular rights, members, hereditaments, and appurtenances to the same belonging in any way incidental 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 hereinafter 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 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 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.

(3) That it will keep all improvements now existing or hereafter erected in good repair, and, in the case of a construction loan, that it will continue construction until completion without interruption, and should it fail to do so, the Mortgagee may, at its option, enter upon said premises, make whatever repairs are necessary, including the completion of any construction work underway, and charge the expenses for such repairs or the completion of such construction to the mortgage debt.

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