STATE OF SOUTH CAROLINA COUNTY OF GREENVILLEDHING S. TANKST

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MORTGAGE OF REAL ESTATE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, J. Randolph Taylor and Sarah D. Taylor

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

(hereinafter referred to as Mortgagee) as evidenced by the Mortgagor's promissory note of even date herewith, the terms of which are incorporated herein by reference, in the sum of

Twenty-four Thousand and no/100------ Dollars (\$ 24,000.00) due and payable in accordance with the terms thereof

per centum per annum, to be paid: quarterly with interest thereon from date at the rate of 8%

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 realing 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:

All that piece, parcel or lot of land, together with buildings and improvements, situate in the County of Greenville, City of Greenville, on the southern side of East Stone Avenue, near the intersection thereof with Rowley Street, being shown on the Greenville County Block Book as Lot 38, Block 2 on Sheet 34 and Tax District 500 and being more particularly described by metes and bounds as follows, to-wit:

BEGINNING at a point on the Southern side of East Stone Avenue (said beginning point being 1612 feet from the Corner of the intersection of East Stone Avenue with Rowley Street) and running thence with the Southern side of East Stone Avenue, S. 69-29 E., 58.5 feet to an iron pin on said Avenue; thence S. 20-19 E., 175 feet to an iron pin; thence parallel with East Stone Avenue across the rear lot line, N. 69-29 W., 58.5 feet to an iron pin; thence N. 20-19 E., 175 feet to the point of beignning, being the same property conveyed to J. Randolph Taylor by deed of The Roe Company, Inc. recorded in the RMC Office for Greenville County, South Carolina in Deed Book 910, Page 515.

The within mortgage is junior in lien to a first mortgage covering the above described property owned by First Federal Savings & Loan Association of Greenville, South Carolina, dated June 10, 1971, and recorded on June 11, 1971, in the RMC Office for Greenville County, South Carolina in Mortgage Book 1194, Page 412, which has a present balance due in the sum of \$23,795.01.

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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 Morteager 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