

WHEREAS, Harold D. Hoover and Barbara H. Hoover -----
(hereinafter referred to as Mortgagor) is well and truly indebted unto Atlanta Postal Credit Union -----
-----a corporation organized under the laws of Georgia -----
(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 Fourteen Thousand Six Hundred Thirty-five and No/100 -----
----- Dollars (\$ 14,635.00 --) due and payable
As stated in note. -----

with interest thereon from date at the rate of ----- per centum per annum, to be paid: AS stated in note. -----

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:

ALL that piece, parcel or lot of land, with all improvements thereon, located, lying and being
in the County of Greenville, State of South Carolina, in Greenville Township, and having the
following metes and bounds, to-wit:

BEGINNING at the intersection of Ray Street and Fortner Avenue and running thence along the
northern side of Ray Street 250 feet, more or less, to the line of property now or formerly of
Richard Barron; thence with the line of Richard Barron in a northeasterly direction to a pin on
the southwestern side of Fortner Avenue; thence along the southwestern side of Fortner Avenue
to the beginning corner.

The Grantee herein being a corporation operated for the benefit of its members, it is expressly
agreed by and between the parties hereto, that in the event Grantor herein sells, conveys or
otherwise transfers title to the above described property or any interest therein without the
prior written consent of Grantee (Atlanta Postal Credit Union) herein, the entire unpaid balance
of the principal and interest, at the option of the Grantee, shall become immediately due and
payable.



Together with all and singular rights, members, hereditaments, 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 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.

4328 RV-2J