GREENVILLE CO. S. C. HORTON, DRAWDY, MARCHBANKS, ASHMORE, CHAPMAN & BROWN, P.A. 307 PETTIGRU ST., GREENVILLE, S.C. 29603 20 1394 40498 17 13 3 39 PH 17 STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE BY THE S. TARSERSLEY

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Columbia U.S. Employees Federal

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Credit Union

P.O. Box 5307, Columbia, S. C. 29250

WHEREAS, Carrilu C. Caldwell

(hereinafter referred to as Mortgagor) is well and truly indebted unto Columbia U. S. Employees Federal Credit Union

(hereinafter referred to as Mortgagee) as evidenced by the Mortgagor's promissory note of even date herewith, the terms of which are incorporated berein by reference, in the sum of Seven Thousand Five Hundred and No/100 ----

Dollars (\$7,500.00 ---) due and payable

in sixty monthly installments of \$166.82 beginning October 31, 1976.

with interest thereon from date at the rate of as stated in note 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 scaling 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 situate, lying and being in Greenville Township, being known and designated as Lot 52 of a subdivision known as Glenn Grove Park as shown on plat recorded in the R.M.C. Office for Greenville County in Plat Book F at Page 233 and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the western side of Underwood Avenue at the joint corner of Lots Nos. 52 and 53, which point is approximately 244.5 feet south of southwest corner of intersection of Underwood Avenue with Laurens Road and running thence along the western side of Underwood Avenue S. 15-48 W., 50 feet to an iron pin at the joint corner of Lots 51 and 52; thence along the joint line of said lots N. 74-12 W., 150 feet to an iron pin at the joint rear corner of said lots; thence N. 15-48 E., 50 feet to an iron pin at the joint rear corner of Lots 52 and 53; thence along the joint line of said lots S. 74-12 E., 150 feet to the beginning corner.

This is the same property conveyed to the mortgagor herein by deed of Annie W. Lide recorded in the R.M.C. Office for Greenville County on February 27, 1945 in Deed Book 272 at Page 396.

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Together with all and singular rights, members, berditaments, 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 mamer; 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.

e, its beirs, 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 berein. The Mortgagor further covenants to warrant and forever defend all and singular the said premises unto the Mortgages 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 be ar 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 premisums 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 conserved to make a loss directly to the Mortgagee. 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.

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