AND WHEREAS, to induce the making of said loan, Mortgagor has agreed to secure said debt and interest thereon (together with any future advances) and to secure the performance of the undertakings prescribed in the Note and this Mortgage by the conveyance of the premises hereinafter described:

NOW, THEREFORE, in consideration of the aforesaid loan and the sum of Three Dollars (\$3.00) cash in hand paid to Mortgagor, the receipt of which is hereby acknowledged, Mortgagor hereby grants, sells, conveys, assigns and releases to Mortgagee, its successors and assigns, the following described premises located Greenville County, South Carolina:

All that lot of land in the County of Greenville, State of South Carolina, in Austin Township, being known as Lot No. 26 on a plat of Beechwood Hills, recorded in Plat Book QQ, at Page 35, and having, according to said plat, the following metes and bounds, to-wit:

Beginning at a point on the eastern side of Beechwood Drive at the joint corner with Lot No. 1, and running thence along the said Beechwood Drive, N. 20-03 W. 194.7 feetto the joint corner with Lot No. 27; thence along said Lot. No. 27, N. 80-45 E. 174.4 feet; thence S. 3-38 E. 192.2 feet to a point on the line of Lot No. 1; thence with the line of Lot No. 1, S. 80-45 W. to the point of beginning.

This being the same property conveyed to William L. Rogers and Doris M. Rogers by deed of Martha W. Greene recorded in the RMC Office for Greenville County, South Carolina in Deed Book 771 at Page 360 on April 19, 1965. William L. Rogers conveyed his undived one-half interest in and to the subject property the the mortgagor herein by deed dated July 31, 1979 and recorded in the RMC Office for Greenville County in Deed Book 1108 at Page 239 on July 31, 1979.

This mortgage is second and junior in lien to that mortgage granted to Fountain Inn Federal Savings and Loan Association dated April 16, 1965 and recorded in the RMC Office for Greenville County on April 19, 1965 in Mortgage Book 992 at Page 17, said mortgage being in the original amount of \$13,500.00.

DOCUMENTARY

Together with all and singular the rights, members, hereditaments and appurtenances to said premises belonging or in anywise incident or appertaining. Including buy not limited to all buildings, improvements, fixtures, or appurtenances now or hereafter erected thereon, including all apparatus, equipment, fixtures, or articles, whether in single units or centrally controlled, used to supply heat, gas, air conditioning, water, light, power, refrigeration, ventilation or other services, and also together with any screens, window shades, storm doors and windows, screen doors, awnings, stoves and water heater (all of which are declared to be a part of said real estate whether physically attached thereto or not).

TO HAVE AND TO HOLD the same with all privileges and appurtenances thereunto belonging to Mortgagee, its successors and assigns, forever, for the purposes hereinafter set out and Mortgagor covenants with Mortgagee, its successors and assigns, that Mortgagor is seized of, and has the right to convey, the premises in fee simple; that the premises are free and clear of all encumbrances except for a prior mortgage, if any; and that Mortgagor will warrant and defend title to the premises against the lawful claims of all persons whomsoever.

MORTGAGOR COVENANTS with Mortgagee, its heirs, successors and assigns as follows:

- 1. NOTE PAYMENTS. Mortgagor shall make timely payments of principal and interest on the above-mentioned Note and all payments required by any note(s) secured by lien(s) having priority over Mortgagee's within described lien or by any prior mortgage(s) in the amounts, in the manner and at the places set forth therein. This Mortgage secures payment of said Note according to its terms, which are incorporated herein by reference.
- 2. TAXES. Mortgagor will pay all taxes, assessments, water and sewer charges, and other governmental or municipal charges, fines, or impositions, for which provision has not been made hereinbefore, and will promptly deliver the official receipts thereof to the Mortgagee upon demand; and in default thereof the Mortgagee may pay the same and add the amount of such payment(s) to the principal indebtedness due Mortgagee, and the same shall be repaid by Mortgagor with interest at the then prevailing note rate upon demand.

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[4328 M.Z]

A TOTAL STREET