MORTGAGE OF REAL ESTATE

TO ALL WHOM THESE PRESENTS MAY CONCERNED BY THIS MORTGAGE SECURES LUTURE ADVANCES MAXINGH DUISTANDING SUB- 1636 13:163

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WILKLAS Richard J. Moody and Telola C. Moody therematter referred to as Mortgagor) is well and truly indebted unto Associates Financial Services of Korth America its successors and assigns forever thereinafter referred to as Mortgagee) as esidenced by the Mortgagor's promissory note of even date herewith, the terms of which are incorporated herein by reference, in the principal sum of Eight thousand [hillure (§ 8055.40 fifty-five dollars and forty cents Seven thousand seven hundred ninety-four 100 13/14/15 7794.56 1 due and payable in monthly installments of the first installment becoming due and payable on the 23 day of Decmeber 19 83 and a like installment becoming due and payable on the same day of each successive month thereafter until the entire indebtedness has been paid, with interest thereon from muturity at the rate of seven per centum per annum, to be paid on demand

WHI RI AS, 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 tor 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 and other obligations for which the Mortgagor may be indebted to the Mortgagee at any time for advances made to or for his account by the Mortgagee, the Maximum Outstanding at any given time not to exceed said amount stated above, 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 certain piece, parcel or lot of land, with all improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville

lying and being at the southern corner of the intersection os S.C. Highway 414 and Pleasant Retreat Road, being bounded on the north by S.C.HIGHWAY 414 on the east by Pleasant Retreat Road and on the south and west by property now or formerly of Galloway, and being shown as a 1.04 acre tract on a plat entitled "Property of Jerry F. Springfield and Joyce S. Springfield", prepared by W. R. Williams, Jr., Engr./Surveyor, dated July 28, 1977, and recorded in the RMC Office for Greenville County in Plat Book 6J at page 65 and having such metes and bounds as shown thereon reference to said plat being made for a more complete description.

The attached call option provision is part of this deed, deed of trust or mortgage to secure debt.

This is the same property conveyed from Jerry F. Springfield and Joyce S. Springfield by deed recorded September 14, 1979 in Vol. 1111, page 515.

Fogether with all and singular rights, members, hereditaments, and appurtenances to the same belonging in any way ancident or appertuning, and of all the rents, resucs, and profits which may arme or be had therefrom, and including all heating, plumbing, and highting 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 hears, successors and assigns, forever.

The Mortgagor covenants that it is lawfully seared of the premises hereinabove described in fee simple absolute, that it has good right and is hwfully authorized to sell, convey or encumber the same, and that the premner are free and clear of all bens and encumbrances except as herein specifically stated otherwise as follows.

Panstone Hortgage Services, Inc., in the original amount of \$18,500.00 dated January 25, 1978 in mortgage Volume 1421 page 734 in the RMC Office for Greenville County, S.C. Richard J. Moody and Telola C. Moody assumed this mortgage.

The Mortgagoe further covenants to warrant and forever defend all and ungular the said premises unto the Mortgagoe forever, from and against the Mortgagoe and all persons whomsoever tawfully 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 tures, insurance premiums, public assessments, repairs or other purposes pursuant to the covenants herein. This mortgage shall also secure the Mortgages for any further foams, advances, resultances or credits that may be made hereafter to the Mortgages by the Mortgages so long as the total indebtedness thus secured does not exceed the original amount shown on the face hereof. All sums to advanced shall bear interest at the same rate as the mortgage debt and shall be payable on demand

O (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 that at does hereby assign to the 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 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 payable clauses 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 Mortgagee debt, whether doe or not.

(3) That it will keep all improvements now existing or hereafter crected 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 assistancescary, including the completion of any construction work underway, and charge the expenses for such repairs or the completion of such construction to the mertgager debt.

O (4) That it will pay, when due, all taxes, public assessments, and other governmental or municipal charges, fines or other impositions against the mortgaged posmices. That it will comply with all governmental and municipal taxs and regulations affecting the mortgaged permites.

15) That it hereby assigns all rents, issues and profits of the mortgaged premises from and after any default hereunder, and agrees that, should legal proceedings be instituted pursuant to this instrument, any pulge having purishtion may, at Chambers or otherwise, appoint a receiver of the mortgaged premises, with full authority to take procession of the mortgaged premises and collect the rents, risues and profits, including a reasonable rental to be fixed by the Court in the event and premiers are excupred by the mortgager and after deducting all charges and expenses attending such proceeding and the execution of its trust as receiver, shall apply the resolve of the rents, the issues and profits toward the payment of the debt secured hereby.

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