STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

CREENTILE OC. S. C. VOL 1000 FEE 755

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WHEREAS, Bennett R. Skelton

(hereinafter referred to as Mortgigor) is well and truly indebted unto James A. Boling

(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 Ten Thousand and no/100-------

Dollars (\$ 10,000.00) due and payable

as set forth in said 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 Mortgagoe at any time for advances made to or for his account by the Mortgagoe, and also in consideration of the further sum of Three Dollars (\$3.00) to the Mortgagor in hand well and truly paid by the Mortgagoe 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 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

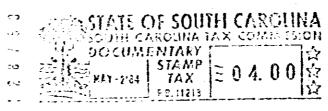
ALL that certain piece, parcel or lot of land, with all improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina County of Greenville, in Greenville Township, being known and designated as Lot #12, as shown on a revised plat of Park Hill, recorded in Plat Book "J" at pages 208 and 209, and being more particularly described according to said plat as follows:

BEGINNING at an iron pin on the Western side of North Brookwood Drive, at the joint front corner of Lots #11 and 12; and said pin also being 145 feet North from the Northwest corner of the intersection of Brookwood Drive and North Brookwood Drive, and running thence with the line of Lot #11, S. 70-08 W. 195.3 feet to an iron pin; thence with the rear line of Lots #5, 6 and 7, N. 21-05 E. 75 feet to an iron pin; thence with the line of Lot #13, N. 70-05 E. 200.6 feet to an iron pin on the West side of North Brookwood Drive; thence with the West Side of North Brookwood Drive, S. 17-05 E. 75 feet to the beginning corner.

This being the same property conveyed to Bennett R. Skelton by Rossie R. Epps deeded and recorded 30th day of April, 1984 in Deed Book [1]], at Page 712.

Mortgagors Address:

301 E. Stone Ave GREENVILLE SY 29609.



Together with all and singular rights, mambers, hereditaments, and appurtenances to the same belonging in any way incident or appertaining, and all of 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 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 Mortgages, 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 indebtness thus secured does not exceed the original amount shown on the face hereof. All sums so advanced shall beer interest at the same rate as the mortgage debt and shall be payable on demand of the Mortgagee unless otherwise provided in writing.

(3) 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.

(3) That it will keep all improvements now existing or hereafter erected in good repair, and, in the case of a construction lean that it will continue construction until completion without interruption, and should it fail to do so, the Mortgegee may, at its option, enter upon said premises, make whatever repairs are necessary, including the completion of any construction work underway, and charge the expenses for

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such repairs or the completion of such construction to the mortgage debt.

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