HORTON, DRAWDY, MARCHBANKS FASHINGRE, OTHERMAN & BROWN, P.A. 307 PETTIGRUST., GREENVILLE S.C. 29603

STATE OF SOUTH CABOLINA
COUNTY OF GREENVILLE

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WHEREAS,	Barbara P. McMullan		
kamiastear rafamad	to as Mortgagor) is well and truly indebted unto	Community Bank	
Determiter referred			Moon & Freeman Heating
		personal guaranty of the	Air Conditioning, Inc.
hereinafter referred	to as Mortgagoe) as evidenced by the Mortgagor, in the sum of Ninety Thousand and No.	or promissory note of even date berewith	the terms of which are incorporated
serein by reference,	in the sum of Ninety Thousand and N	6/100 -	
		Dollars (\$ 90,000.00 due and payable
ON DEMAND.			

plus two (2)

with interest thereon from date at the rate of prime/--per centum per annum, to be paid: as provided in said note.

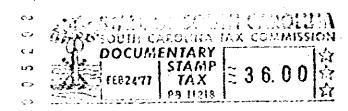
WHEREAS, the Mortgagor may hereafter become indebted to the said Mortgagee for such further sums as may be advanced to or for the Mortgagor's account for taxes, insurance premiums, public assessments, repairs, or for any other purposes:

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 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 those pieces, parcels or lots of land, with improvements thereon, situate, lying and being on the northwestern side of Covington Road, in the County of Greenville, State of South Carolina near the City of Greenville and known and designated as Lots Nos. 93, 94 and 95 of a subdivision known as Northwood Hills, Section 3 according to plat prepared by Piedmont Engineers dated November, 1960 and recorded in the R.M.C. Office for Greenville County in Plat Book YY at Page 37 and having such metes and bounds as shown on said plat.

Lot 94 is the same property conveyed to the Mortgagor herein and Thomas D. McMullan by deed of Colonial Mortgage and Realty Company recorded in the R.M.C. Office for Greenville County in Deed Book 756 at Page 516 on September 2, 1964. Subsequently Thomas D. McMullan conveyed his one-half interest in said lot to Mortgagor herein by deed recorded in the R.M.C. Office for Greenville County in Deed Book 992 at Page 787 on January 28, 1974. Lots 93 and 95 are the same property conveyed to the Mortgagor herein by deed of Calvin Company recorded in the R.M.C. Office for Greenville County in Deed Book 957 at Page 411 on October 10, 1972.

This is a second mortgage junior in priority to that certain mortgage heretofore given by Thomas D. McMullan and Barbara P. McMullan dated September 1, 1964 and recorded September 2, 1964 in the R.M.C. Office for Greenville County in REM Book 970 at Page 452 in the original amount of \$20,000.00.



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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 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 firtures 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 Mortgagoe 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 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 bereafter 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.

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