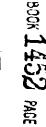
DEC13 MORTGAGE









MIEREAS I (we) Louise Kerr
(hereinafter also styled the mortgager) in and by my (our) certain Note bearing even date herewith, stand firmly held and bound unto

22nd day of January 19 79 and falling due on the same of each subsequent month, as in and by the said Note and conditions thereof, reference thereunto had will more fully appear.

NOW, KNOW ALL MEN, that the mortgagor(s) in consideration of the said debt, and for the better securing the payment thereof, according to the conditions of the said Note; which with all its provisions is hereby made a part hereof; and also in consideration of Three Dollars to the said mortgagor in hand well and truly paid, by the said mortgage, at and before the sealing and delivery of these Presents, the receipt wherecf is hereby acknowledged, have granted, bargained, sold and released, and by these Presents do grant, bargain, sell and release unto the
said mortgage, its (his) here, successors and assigns forever, the following described real estate:

All that piece, parcel or lot of land, situate, lying and being in the State of South Carolina, County of Greenville, in the City of Greenville, being known and designated as Lot No. 1 of the Property of G. Herman Walker and Furman C. Smith, as per plat thereof recorded in the RMC Office for Greenville County in Plat Book T-153, reference to which is hereby craved for a metes and bounds description thereof.

This being the same property conveyed to the Grantor herein by deed of Waco F. Childers, Jr., which Deed was recorded on January 6, 1975, in the RMC Office for Greenville County in Deed Book 1012-686

As a part of the consideration herein, the Grantee assumes and agrees to pay the balance due on that certain Mortgage given by the Grantor herein to Waco F. Childers, Jr., said Mortgage being of record in the RMC Office for Greenville County in Mortgage Book 1330-781, and having a present balance of approximately \$12,997.70

This conveyance is made subject to any and all easements, rights-of-way and restrictions of record or may be seen by an inspection of the ground.

The Grantee's mailing address is 1 Reid Street, Greenville, South Carolina, 19609
This is the identical property conveyed to Louise Kerr by deed of Micheal B. Davis, dated
6-8-78 and recorded 6-12-78 in the Office of the RMC for Greenville County, South Carolina,
in Deed Book 1080 at page 908.

IT IS HEREBY UNDERSTOOD THAT THIS MORTGAGE CONSTITUTES A VALID SECOND LIEN ON THE ABOVE TOGETHER with all and singular the rights, members, hereditaments and appartenances to the said premises belonging, or in anywise incident or apparentaining.

DESCRIBED PROPERTY

TO HAVE AND TO HOLD, all and singular the said Premises unto the said mortgages, its (his) successors, heirs and assigns forever.

AND I (we) do hereby bind my (our) self and my (our) heirs, executors and administrators, to produce or execute any further necessary assurances of title to the said premises, the title to which is unencumbered, and also to warrant and forever defend all and singular the said Premises unto the said mortgagee its (his) heirs, successors and assigns, from and against all persons lawfully claiming, or to claim the same or any part thereof.

AND IT IS AGREED, by and between the parties hereto, that the said mortgagor(s) his (their) heirs, executors, or administrators, shall keep the buildings on said premises, insured against loss or damage by fire, for the benefit of the said mortgages, for an amount not less than the unpaid balance on the said Note in such company as shall be approved by the said mortgages, and in default thereof, the said mortgages, its (his) heirs, successors or assigns, may effect such insurance and reimburse themselves under this mortgage for the expense thereof, with interest thereon, from the date of its payment. And it is further agreed that the said mortgages its (his) heirs, successors or assigns shall be entitled to receive from the insurance moneys to be paid, a sum equal to the amount of the debt secured by this mortgage.

AND IT IS AGREED, by and between the said parties, that if the said mortgagor(s), his (their) heirs, executors, administrators or assigns, shall fail to pay all taxes and assessments upon the said premises when the same shall first become payable, then the said mortgages, its (his) heirs, successors or assigns, may cause the same to be paid, together with all penalties and costs incurred thereon, and relimburse themselves under this mortgage for the sums so paid, with interest thereon, from the dates of such payments.

AND IT IS AGREED, by and between the said parties, that upon any default being made in the payment of the said flote, when the same shall become payable, or in any other of the provisions of this mortgage, that then the entire amount of the debt secured, or intended to be secured hereby, shall forthwith become due, at the option of the said mortgages, its (his) heirs, successors or assigns, although the period for the payment of the said debt may not then have expired.

AND IT IS FURTHER AGREED, by and between the said parties, that should legal proceedings be instituted for the foreclosure of this marigage, or for any purpose involving this marigage, or should the debt hereby secured be placed in the hands of an attorney at law for collection, by suit or otherwise, that all costs and expenses incurred by the mortgagee, its (his) helps, successors or assigns, including a reasonable counsel fee (of not less than ten per cent of the amount involved) shall thereupon become due and payable as a part of the debt secured hereby, and may be recovered and collected hereunder.

PROVIDED. ALWAYS, and it is the true intent and meaning of the parties to these Presents, that when the said mortgagor, his (their) heirs, executors or oxidintalizators shall pay, or cause to be paid unto the said mortgages, its (his) heirs, successors or assigns, the said debt, with the interest thereon, if any shall be due, and also all sums of money paid by the said mortgages, his (their) heirs, successors, or assigns, according to the conditions and agreements of the said note, and of this mortgage and shall perform all the obligations according to the true intent and meaning of the said note and mortgage, then this Deed of Bargain and Sale shall cease, determine and be void, otherwise it shall remain in full force and virtue.

AND IT IS LASTLY AGREED, by and between the said parties, that the said mortgagor may hold and enjoy the said premises until default of payment shall be made.

Signed, sealed and delivered in the presence of

WITNESS Tom William

WITNESS Tom William

WHEAT ON I

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