GREENVILLE

MÖRTGAGE OF REAL ESTATE VOL 1471 FAGE 587

William K. Hightower III

(Name or names as they appear on the deed instrument)

GREENVILLE \_, in the State aforesaid, hereinalter called the Mortgagor, is indebted of the County of\_ to Homemakers Loan & Consumer Discount Company, a corporation doing business under the laws of the State of South Carolina, hercinatur called Mortgagee, as evidenced by a certain promissory note of even date herewith, the terms of which d/b/a GEC Financial Services.

FIFTEEN THOUSAND SIX HUNDRED TEN Dollars 95/10(

15610.95

Whereas, the Mortgagee, at its option, may hereafter make additional advances to the Mortgagor, or his successor in title, at any time before the cancellation of this mortgage, which additional advance (s) shall be evidenced by the Note (s) or Additional Advance Agreement (s) of the Mortgagor, shall bear such maturity date and other provisions as may be mutually agreeable, which additional advances, plus interest thereon, attorneys fees and Court costs shall stand secured by this mortgage, the same as the original indebtedness, provided, however, that the total amount of existing Twenty Five thousand and 100 Dollars (\$25,000.00), plus interest thereon, attorney's fees and Court costs.

Now, Know All Men, the Mortgagor in consideration of the aforesaid debt and for better securing the payment thereof to the Mortgagee, and also in consideration of the further sum of One Dollar (\$1.00) 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, assigned, and released, and by these presents does grant, bargain, sell, assign, and release unto the Mongagee, its successors and assigns the following-described property: All that certain piece, parcel, or lot of land, with all improvements thereon, situate, lying and being in the State of South Carolina, County of Greenville, Bates Township, near Travelers Rest, S.C. being known and designated as Lot 23 as shown on a revised plat of Tracts 58, 59 and 60 of subdivision known as Meadowbrook Farms shown on plat thereof being recorded in the R.M.C. Office for Granville County in Plat Book VV at page 51 and having according to said plat, the following metes and bounds, to-wit: BEGINNING at an iron pin on the southern side of Lowell Street, joint front corner of Lots 22 and 23 and running thence with the joint line of said lots, S. 12-18 E. 274.3 ft., more-or less, to the center of a branch, thence with the center of said branch as the line, following the meanders thereof in a westerly direction, the traverse line of which is N. 82-33 W. 82.3 feet to an iron pin; thence along Toler Road, N. 45-05 W. 157.4 feet to an iron pin at the intersection of Toler Road and Lowell Street; thence with the southern side of Lowell Street, the following courses and distances: N. 24-45 E. 59.4 feet; N. 37-59 E. 46.15 feet; N. 64-28 E. 46.15 feet and N. 77-42 E. 46.05 feet to the beginning corner; being the same conveyed to me by William R. Timmons, Jr. as Trustee by deed dated November 19, 1970 and recorded in R.M.C. Office for Greenville County in Deed Book (Vol.) 903 at Page 225.

Logether with all and singular the improvements thereon and the rights, members, hereditaments and appurtenances to the same belonging or in any wise appertanning, all the rents, issues, and profits thereof (provided, however, that the Morigagor shall be entitled to collect and retain the said rents, issues, and profits until default hereunder); and including all heating, plumbing, and lighting fixtures and equipment now or hereafter attached to or used in connection with the real estate herein described.

To Have and To Hold, all and singular the said property unto the Mortgagee, its successors and assigns forever-

The Mortgagor covenants that he is lawfully serred of the premises herein above described in fee simply absolute (or such other estate, if any, as is stated hereinbefore), that he has good, right, and lawful authority to sell, convey, or encumber the same, and that the premises are free and clear of all liens and encumbrances whatsoever except: (If none,

First Federal of Greenville		
i)	-	STATE OF SOUTH CAROLINA
		STATE OF SOUTH CAROLINA TAX COMMISSION
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The Mortgagor further covenants to warrant and forever defend all and singular the premises as herein conveyed, unto the Mortgagee forever, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.

The Mortgagor covenants and agrees as follows:

- ंउ 1. That he will promptly pay the principal of and interest on the indebtedness evidenced by the said note and Sany subsequent note or agreement evidencing additional advances, at the time and in the manner therein provided.
- 2. That the lien of this instrument shall remain in full force and effect during any postponement or extension nof the time of payment of the indebtedness or any part thereof secured hereby.
- 3. That he will pay as they become due all mortgage loan insurance premiums, taxes, assessments, water rates, and other governmental or municipal charges, fines or imposition, assessed against the property hereby mortgaged. If the mortgagor fails to make any payments provided for in this section or any other payments for taxes, assessments, or the like, the Mortgagee may pay the same, and all sums so paid shall bear interest at the same rate as the principal debt secured hereby (from the date of such advance) and shall be secured by this mortgage.
- 4. That he will keep the premises in as good order and condition as they are now, reasonable wear and tear excepted, and will not commit or permit any waste thereof.
- 5. That he will procure and continuously maintain fire and such other hazard insurance as the Mottgagee may require on the improvements now or hereafter on said premises, and will pay promptly when due any premiums therefor. In If he fails to do so, the Mortgagee may cause the same to be done and reimburse itself for such premiums and expenses, Cand the same shall be secured by this mortgage. All insurance shall be carried in companies approved by the Mortgagee and the 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. In event of loss, Mortgagor will give immediate notice by mail to the Mortgagee, who may make proof of loss if not made promptly by the Mortgagor, and each insurance company con-

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