STATE OF SOUTH CAROLINA COUNTY OF __GREENVILLE

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10RFF | FIFE ED. S.C.

MORTGAGE OF REAL PROPERTY

WITNESSETH THAT, WHEREAS, Mortgagor is indebted to Mortgagee for money loaned for which Mortgagor has executed and delivered to Mortgagee a Note of even date herewith in the principal sum of Ten Thousand and 00/100 ------ (\$ 10,000.00 ___), the final payment of which is due on _____ April 15 ______ 19 90 _____, together with interest thereon as provided in said Note, the complete provisions whereof are incorporated herein by reference;

AND WHEREAS, to induce the making of said loan, Mortgagor has agreed to secure said debt and interest thereon (together with any future advances) and to secure the performance of the undertakings prescribed in the Note and this Mortgage by the conveyance of the premises hereinafter described:

NOW, THEREFORE, in consideration of the aforesaid loan and the sum of Three Dollars (\$3.00) cash in hand paid to Mortgagor, the receipt of which is hereby acknowledged, Mortgagor hereby grants, sells, conveys, assigns and releases to Mortgagee, its successors and assigns, the following described premises located in Greenville ______County, South Carolina:

ALL that certain piece, parcel or lot of land, situate, lying and being in Greenville County, State of South Carolina, being known and designated as Lot No. 16 of a subdivision known as Woodcliff, as shown by plat thereof prepared by Piedmont Engineers and Architects dated June 23, 1971, and recorded in Plat Book 4N at Page 44 in the RMC Office for Greenville County, South Carolina, and having, according to said plat, the following metes and bounds, to-wit:

Beginning at a point at the joint front corner of Lots 16 and 15 of said plat and running S. 3-18 W. 210 feet to a point; thence along the joint property line of Lots 19 and 16, N. 51-49 W. 94.6 feet to a point; thence along the joint property line of Lots 17 and 16, N. 6-52 W. 155 feet to a point; thence along the front property line on Woodcliff Court S 88-30 E. 105 feet to the place of BEGINNING.

Being the same property conveyed to the Mortgagors herein by deed from Edward Joseph Tokarski and Patricia R. Tokarski, recorded of even date herewith.

The within mortgage is second and junior in lien to that certain mortgage in favor of South Carolina National Bank recorded May 21, 1976, in the Greenville County RMC Office in Book 1368, Page 166.

Together with all and singular the rights, members, hereditaments and appurtenances to said premises belonging or in anywise incident or appertaining. Including but not limited to all buildings, improvements, fixtures, or appurtenances now or hereafter erected thereon, including all apparatus, equipment, fixtures, or articles, whether in single units or centrally controlled, used to supply heat, gas, air conditioning, water, light, power, refrigeration, ventilation or other services, and also together with any screens, window shades, storm doors and windows, screen doors, awnings, stoves and water heaters (all of which are declared to be a part of said real estate whether physically attached thereto or not).

TO HAVE AND TO HOLD the same with all privileges and appurtenances thereunto belonging to Mortgagee, its successors and assigns, forever, for the purposes hereinafter set out and Mortgagor covenants with Mortgagee, its successors and assigns, that Mortgagor is seized of, and has the right to convey, the premises in fee simple; that the premises are free and clear of all encumbrances except for a prior Mortgage, if any; and that Mortgagor will warrant and defend title to the premises against the lawful claims of all persons whomsoever.

MORTGAGOR COVENANTS with Mortgagee, its heirs, successors and assigns as follows:

- 1. NOTE PAYMENTS. Mertgagor shall make timely payments of principal and interest on the above mentioned Note and any other Note obligations of mortgagor which are secured by Liens which have priority over the Note obligation herewith secured in the amounts, in the manner and at the place set forth therein. This Mortgage secures payment of said Note according to its terms, which are incorporated herein by reference.
- 2. TAXES. Mortgagor will pay all taxes, assessments, water rates, and other governmental or municipal charges, fines, or impositions, for which provision has not been made herein before, and in default thereof the mortgagee may pay the same; and will promptly deliver the official receipts therefor to the mortgagee. If the mortgagor fails to make any payments provided for in this section or any other payments for taxes, assessments, or the like, then, the entire amount of the debt secured, or intended to be secured, shall forthwith become due, at the option of said mortgagee.

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