REAL ESTATE MONTHLY INSTALLMENT MORTGAGE

vol 1000 earl 78

State of South Carolina,

County of GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

SEND GREETINGS:

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WHEREAS, XX we the said ASHBY	W. DAVIS and	LYNNE W. DAV	VIS	hereinafter
called Mortgagor, in and by my, our	certain note of	or obligation be	aring even date h	erewith, stand indebted,
firmly held and bound unto the Citizens	and Southern	National Bank o	of South Carolina,	Greenville
S. C., hereinafter called Mortgagee, t	he sum of	\$4,705.92	plus interest	as stated in the note or
obligation, being due and payable in _	36	equal mor	nthly installments	commencing on the $\frac{30}{100}$
day of June	19_84	and on the sam	ne date of each suc	cessive month thereafter.
WHEREAS, the Mortgagor may here	after become i	ndebted to the s	aid Mortgagee for	such further sums as may
be advanced to or for the Mortgagor's	account for tax	es, insurance p	remiums, public as	ssessments, repairs, or for
any other purposes:				
NOW, KNOW ALL MEN, That the Mortgagor, other and further sums for which the Mortgagor Mortgagee, and also in consideration of the furth	may be indebted t	o the Mortgagee at a	any time for advances r	nade to or for his account by the

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 the buildings and improvements thereon, lying and being on the Northeasterly side of Sweetwater Court, near the City of Greenville, County of Greenville, State of South Carolina, being known and designated as Lot No. 444 on the plat entitled "Map Three, Section Two, Sugar Creek", as recorded in the RMC office for Greenville County, South Carolina, in Plat Book 7-X at Page 2, and having according to said plat, the following metes and bounds, to wit:

BEGINNING at an iron pin on the Northeasterly side of Sweetwater Court, said pin being the joint front corner of Lots Nos. 444 and 445, and running thence with the common line of said lots N. 60-31 E. 190.14 feet to an iron pin at the rear corner of Lots Nos. 444 and 445; thence with the line of property now or formerly of J. Harold Hudson and Hazel H. Guest S.72-02 W. 30.84 feet to an iron pin at the joint rear corner of Lots Nos. 432 and 444; thence with the common line of Lots Nos. 432 and 444 S. 23-09-50 W. 193.56 feet to an iron pin at the joint corner of Lots Nos 443 and 444; thence with the common line of Lots Nos. 443 and 444 N. 74-06-46 W. 130.20 feet to an iron pin on the Northereasterly side of Sweetwater Court; thence with the Northeasterly side of Sweetwater Court; the Court of Sethmon and State Sethmon and Stat

This is the same property conveyed to the Mortgagors herein by Deed of Cothran and Darby Builders, Inc, dated July 31, 1981 and recorded in the RMC Office for Greenville County in Deed Book 1152 at Page 826 on July 31, 1981.

This Mortgage is secondary and subordinate to that first mortgage in favor of South Carolina National Bank recorded in the RMC Office for Greenville County in Mortgage Book 1548 at Page 802 on July 31, 1981 being dated July 31, 1981.

Mailing Address: P.O. Box 1449, Greenville, S.C. 29602.

Together with all and singular rights, members, 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 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 hens 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 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 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 Mortgagee 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 loan, that it will continue construction until completion without interruption, and should it fail to do so, the Mortgagee may, at its option, enter upon said premises, make whatever repairs necessary, including the completion of any construction work underway, and charge the expenses for such repairs or the completion of such construction to the mortgage debt.

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