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STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

David F. Tkacik and Anne E. Tkacik

(hereinafter referred to as Mortgagor) SEND(S) GREETING:

WHEREAS, the Mortgagor may hereafter become indebted to the said Mortgagee for such further sums as may be advanced or readvanced to or for the Mortgagor's account, including advances made by the Mortgagee on other or no security:

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 Mortgagoe at any time for advances made to or for his account by the Mortgagoe, and also in consideration of the further sum of Three Dollars (\$3.00) to the Mortgagoer in hand well and truly paid by the Mortgagoe and before the scaling 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 Mortgagoe, its successors and assigns.

"All that certain piece, parcel or lot of land, with all improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, on the northwestern side of Wood Heights Avenue, being shown as Lot 8 on plat of Edwards Forest, Section III, recorded in Plat Book BBB at page 149 in the RMC Office for Greenville County, and having according to said plat the following metes and bounds:

Beginning at an iron pin at the joint front corner of Lots 8 and 9 and running thence with line of Lot 9, N 41-36 W 200 feet; thence N 48-24 E 100 feet to an iron pin at rear corner of Lot 7; thence with line of Lot 7, S 41-36 E 200 feet to an iron pin on the northwestern side of Wood Heights Avenue; thence with the northwestern side of Wood Heights Avenue, S 48-24 W 100 feet to the beginning corner.

In addition to and together with the monthly payments of principal and interest under the terms of the note secured hereby, mortgagor promises to pay to the mortgagee the sum of 1/48th% of the original amount of this loan in payment of the mortgage guaranty insurance covering this loan; and on his failure to pay it, mortgagee may advance it for mortgagor's account and collect it as a part of the debt secured hereby.

The mortgagors agreed that after the expiration of 10 years from date, mortgagee may at its option apply for mortgage insurance for an additional 5 years with the mortgage insurance company insuring this loan; and mortgagors agree to pay to mortgagee as premium for such insurance 1/2% of the principal balance then existing.

Together with all and singular the rights, members, hereditaments, and appurtenances to the same belonging or 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 and any other equipment or fixtures now or hereafter attached, connected, or fitted thereto in any manner; it being the intention of the parties hereto that all such fixtures and equipment, other than the usual household furniture, be considered a part of the real estate.