STATE OF SOUTH CAROLINA COUNTY OF Greenville

MORTGAGE OF REAL ESTATE

All that certain piece, parcel or lot of land, with all improvements thereon, or hereafter contructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, and being known and designated as Lot 8 of Whispering Pines Subdivision as shown on a plat thereof recorded in the R.M.C. Office for Greenville County in Plat Book "PPP", at page 65, and having, according to said plat, the following metes and bounds, to Wit:

EEGINNING at an iron pin on the northern side of Oak Hill Drive at the joint front corner of Lots 8 and 9, and running thence with the line of Lot 9, N. 30-00 E., 157.2 feet to an iron pin at the joint rear corner of Lots 8,9,22 and 23; thence with the rear line of Lot 23, S. 61-30 E., 100 feet to an iron pin at the joint rear corner of Lots 8, 7, 23 and 24; thence with the line of Lot 7, S. 30-00 W., 160 feet to an iron pin at the joint front corner of Lots 8 and 7 on the northern side of Oak Hill Drive; thence with the northern side of Oak Hill Drive; the northern side of Oak Hill Drive; the northern side of Oak Hil

This is the same property conveyed to the mortgagors by deed from Wade H. Stephens, Jr., as Trustee for Citizens Builder Mart, Inc., and for Ray D. Hawkins, which is recorded in the R.M.C. Office for Greenville County in Deed Book 954, at page 60.

Together with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements or additions thereto, shall be deemed to be and remain a part of the property covered by this mortgage; and all of the foregoing, together with said property (or the leasehold estate if this mortgage is on a leasehold) are referred to as the "property".

TO HAVE AND TO HOLD, all and singular, the said property unto Lender and Lender's successors and assigns, forever

Borrower coverants that the is leafully seized of the premises herein above described in fee simply absolute for such other estate; if any, as is stated hereinbefore), that he has good, right, and tawful authority to sell, convey, mortgage or encumber the same, and that the premises are free and clear of all fiers and encumbrances whatspever except: (If none, so state)



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C. Douglas Wilson









Borrower further warrants and does hereby bind himself, his hears, executors, administrators and assigns to warrant and forever defend all and singular the premises as herein conveyed, unto the Lender forever, from and against the Borrower and all persons who insoever lawfully claiming the same or any part thereof.

Borrower further covenants and agrees as follows:

- 1. That he will promptly pay the principal of and interest on the indebtedness evidenced by the said note (s) at the time and in the manner therein provided. The Lender may collect a "late charge" not to exceed an amount equal to lesser of five or \$5.00 per centum of any installment which is not paid within ______ days from the due date thereof to cover the extra expense involved in handling delinquent payments.
- 2. That this mortgage shall secure the Lender for such further sums as may be advanced hereafter, at the option of the Lender, for the payment of takes, insurance premiums, public assessments, repairs or other purposes pursuant to the covenants herein, and also any further loans, advances, readvances or credits that may be made hereafter to the Borrower by the Lender; and that all sums so advanced shall be ar interest at the same rate as the mortgage and shall be payable on demand of the Lender, unless otherwise provided in writing.
- 3. That he will keep the improvements now existing or hereafter erected on the mortgaged property insured as may be required from time to time by the Lender against foss by fire and other hazards, in such amounts as may be required by the Lender, and in companies acceptable to it, and that he does hereby assign to the Lender all such policies, and that all such policies and renewals thereof, at the option of the Lender, shall be held by it and have attached thereto loss payable clauses in favor of, and in form acceptable to, the Lender.
- 4. That he will keep all improvements now existing or hereafter erected upon the mortgaged property in good repair; and, should he fail to do so, the Lender may, at its option, enter upon said premises, make whatever repairs are necessary and charge the expenses for such repairs to the mortgage debt.

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