

FILED  
CO. S. C.  
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WALKERSLEY

WHEREAS, Sandra Green a/k/a Sandra G. Smith

(hereinafter referred to as Mortgagor) is well and truly indebted unto  
SOUTHERN FINANCIAL SERVICES, INC.  
P. O. Box 10242, Federal Station, Greenville, S. C. 29603

(hereinafter referred to as Mortgagee) as evidenced by the Mortgagor's promissory note of even date herewith, the terms of which are incorporated herein by reference, in the sum of

Eleven Thousand and 08/100----- Dollars \$ 11,000.08 due and payable

In Eighty-four (84) consecutive monthly installments of Two Hundred and 10/100 (\$200.10) dollars, beginning on August 9, 1979, and on the same day of each month thereafter till paid in full,

with interest thereon from July 9, 1979 at the rate of 13.00 per centum per annum, to be paid:

WHEREAS, the Mortgagor may hereafter become indebted to the said Mortgagee for such further sums as may be advanced to or for the Mortgagor's account for taxes, insurance premiums, public assessments, repairs, or for any other purposes.

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 Mortgagee at any time for advances made to or for his account by the Mortgagee, and also in consideration of the further sum of Three Dollars (\$3.00) to the Mortgagee 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 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 all improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Lot No. 33 as shown on plat of Subdivision known as Parkdale, according to a survey thereof made by Dalton & Neves, Engineers, in July, 1960, recorded in the R/C Office for Greenville County in Plat Book RR, at Page 55, reference to said plat being hereby craved for a more particular description.

This being the same property conveyed to the mortgagor herein by deed of Wesley M. Rose recorded October 26, 1973 in Deed Book 937 at Page 59.

Also, all that piece, parcel or tract of land situate, lying and being in the County of Greenville, State of South Carolina, being known and designated as Lot No. 34 as shown on plat of property of Parkdale according to a survey made by Dalton & Neves, Engineers, June, 1960, and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the White Horse Road at the joint front corner of Lots Nos. 33 and 34 and running thence along the White Horse Road N. 3-22 W., 97 feet to an iron pin; running thence S. 86-38 E., 160 feet to an iron pin; running thence S. 3-22 E., 97 feet; running thence N. 86-38 E., 160 feet to an iron pin, the beginning corner.

Also, all that piece, parcel or tract of land situate, lying and being in the County of Greenville, State of South Carolina, being known and designated as Lot No. 35 as shown on plat of property of Parkdale according to a survey made by Dalton & Neves, Engineers, June, 1960, and having according to said plat the following metes and bounds, to-wit:

(continued on attached sheet)

Together with all and singular rights, members, incidents, and appurtenances to the same belonging in any way incident or appertaining, and all of the rents, issues, and profits which may lawfully be had therefrom, and including all heating, plumbing, and lighting fixtures now or hereafter attached, connected, or used thereon in any manner, it being the intent 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 Mortgagee covenants that it is lawfully seized of the premises hereinabove described in fee simple absolute, that it has good right and is fully authorized to sell, convey, or otherwise dispose of the same, and that the premises are free and clear of all liens and encumbrances, except as provided herein. The Mortgagee further covenants to warrant and defend unto the said Mortgagor and his heirs, successors and assigns, the said premises unto the Mortgagee forever, from all claims of the Mortgagor and all persons whomsoever, save such as are hereinbefore expressly permitted.

The Mortgagee further covenants and agrees as follows:

(1) That this mortgage shall secure the Mortgagee from 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 for other purposes permitted by the covenants herein. This mortgage shall also secure the Mortgagee for any further loans, advances, readvances, or credits that may be made hereafter by the Mortgagee to the Mortgagor so long as the total indebtedness thus secured does not exceed the original amount of the debt secured hereunder. All sums so advanced shall bear interest at the same rate as the mortgage debt and shall be payable on demand to 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 the Mortgagee, in an amount not less than the mortgage debt, or in such amounts as may be required by the Mortgagee, and to complete acceptable policies, and that all such policies and receipts thereof shall be held by the Mortgagee, and have attached thereto such payable clauses, in favor of, and insurable to the Mortgagee, and that it will pay all premiums thereon 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 Mortgage 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 complete construction in conformity with all interruptions, and will hold the title to the same until 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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