: 00 S.C.

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 Twelve Thousand and no/100ths Dollars (\$ 12,000.00 _____), the final payment of which is due on ______ February 15 ________ 19 _______, 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, with all improvements thereon, situate, lying and being in the State of South Carolina, County of Greenville, on the eastern side of Waccamaw Avenue being shown and designated on a plat of Property of Thomas J. and Sarah R. Bennett as prepared by Freeland & Associates dated February , 1980 and having according to said plat, the following metes and bounds, to-wit:

BEGINNING at a point on the eastern side of Waccamaw Avenue which point is located 170 feet from the southeastern corner of the intersection of said Waccamaw Avenue and a 20 foot alley and running thence S 72-22 E 226.6 feet to a point; thence S 11-58 W 177.6 feet to a point; thence N 78-02 W 225 feet to a point on the eastern side of Waccamaw Avenue; thence along the eastern side of said Waccamaw Avenue, N 11-58 E 200 feet to the point of beginning.

DERIVATION: This being the same property conveyed to Mortgagor herein by deed of James W. Doares and Amy S. Doares as recorded in the RMC Office for Greenville County, South Carolina in Deed Book 41.76, Page 647, on February 15, 1980.

This mortgage is junior and second in lien to that note and mortgage given by Mortgagor to Fidelity Federal Savings & Loan Association as recorded in the RMC Office for Greenville County, South Carolina in Mortgage Book 1495, Page 670, on February 15, 1980.

Together with all and singular the rights, members, hereditaments and appurtenances to said premises

Together with all and singular the rights, members, nereditaments 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. Mortgagor shall make timely payments of principal and interest on the above mentioned Note 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 shall pay all taxes, charges and assessments which may become a lien upon the premises hereby conveyed before any penalty or interest accrues thereon and shall promptly deliver to Mortgagee (at its request) official receipts evidencing payment thereof. In the event of the passage after the date of this Mortgage of any law imposing a federal, state or local tax upon Mortgage or debts secured thereby, the whole principal sum (together with interest) secured by this Mortgage shall, at the option of Mortgagee, its successors and assigns, without notice become immediately due and payable.

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