ASHMORE & HUNTER, ATTORNEYS, TAR Jaurens Road, Greenville, South Carolina 29603

STATE OF SOUTH CAROLINA

COUNTY OF GREENVILLE

OCIO,

RACCERSLEY

ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, Jacquelyn C. Lumsden

thereinafter referred to as Mortgagor) is well and truly indebted unto Dr. James J. Lynn who's address is Hwy 153, Greenville, SC

(bereinafter 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

Nine Thousand

Dollars (\$ 9,000.00) due and payable

with interest thereon from date at the rate of None per contum per annum, to be paid: as per terms of Note

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 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 Mortgagor in hand well and truly paid by the Mortgagoe 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 Mortgagoe, its successors and assigns:

All that piece, parcel or lot of land situate, lying and being in the County of Greenville, State of South Carolina, near the City of Greenville, on the Southern side of Flamingo Drive, being known and designated as Lot No. 3 of a subdivision known as Wade Hampton Gardens as shown on plat which is recorded in the RMC Office for Greenville County in Plat Book MM at Page 199 and having such metes and bounds as shown thereon. This is the same property conveyed to the Mortgagor herein by deed of David H. Lumsden, dated August 18, 1975 recorded in the RMC Office for Greenville County in Deed Book 1024 at Page 505 and by another Deed by David H. Lumsden dated October 1, 1980 and recorded in the RMC Office of the County of Greenville in Deed Book

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This is a fourth mortgage.

Together with all and singular rights, members, herditaments, and appurtenances to the same belonging in any way incident or appertaining, and of all the rents, traves, 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 such fixtures and equipment, other than the quality 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 beirs, 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 liens and encumbrances except as provided berein. The Mortgagor further covenants to warrant and forever defend all and singular the said premises unto the Mortgagos forever, from and syzainst 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 bereafter, 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 be ar 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 bereafter 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 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 to time by the Mortgagee against loss by fire and any other hazards specified by Mortgagee, in an amount not less than the mortgage shall be in such amounts as may be required by the Mortgagee, 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 held by the Mortgagee, and have attached thereto loss payable clauses in favor of, and in form acceptable to the Mortgagee, and that it does hereby assign to the Mortgagee the proceeds of any policy insuring the mortgaged premises and does 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 all premiums therefor when due; and that it does hereby assign to the Mortgagee, to the extent of the bilance owing on hereby authorize each insurance company concerned to make payment for a loss directly to the Mortgagee, to the extent of the bilance owing on the Mortgage debt, whether due or not.

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