MORTGAGE OF REAL PROPERTY

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:

ALL that piece, parcel or lot of land with buildings and improvements thereon, situate, lying and being in the City of Greenville, County of Greenville, State of South Carolina, being shown as Lot Number 325, Section B on plat of Gower Estates recorded in the RMC Office for Greenville County in Plat Book "XX" at Pages 36-7 and according to said plat having the following metes and bounds, to-wit:

BEGINNING at an iron pin on the westerly side of Hialeah Road at the joint front corner of Lots 324 and 325 and running thence with the common line of said lots, N. 75-13 W. 194.1 feet to an iron pin; thence N. 2-35 E. 35 feet to an iron pin; thence N. 23-12 E. 92.5 feet to an iron pin; thence S. 66-16 E. 201.3 feet to an iron pin on the westerly side of Hialeah Road; thence with the curve of said Road (the chord of which is S. 21-23 W.) 95 feet to the point of beginning and being the same property conveyed to the Grantor by deed recorded in Deed Book 805 at Page 648 in the RMC Office for Greenville County.

This being the same property conveyed to the Mortgagors by deed of Jude R. Whelan dated March 5, 1976 and recorded in the RMC Office for Greenville County in Deed Book 1036 at Page 716 on May 21, 1976.

Together with all and singular the rights, members, hereditaments and appurtenances to said premises chelonging or in arrywise incident or appertaining. Including but not limited to all buildings, improvements, Clixtures, or appurtenances now or hereafter erected thereon, including all apparatus, equipment, fixtures, or Carticles, whether in single units or centrally controlled, used to supply heat, gas, air conditioning, water, light, ipower, 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, on the successors and assigns, forever, for the purposes hereinafter set out and Mortgagor covenants with Mortgagee, on the successors and assigns, that Mortgagor is seized of, and has the right to convey, the premises in fee simple; Othat 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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