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MORTGAGE OF REAL ESTATE

STATE OF SOUTH CAROLINA

COUNTY OF Greenville

TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS,

James C. Jernigan and Katherine S. Jernigan

(hereinafter referred to as Mortgagor) is well and truly indebted unto John L. Bruin and Barbara R. Bruin

shereinaster 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

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with interest thereon from date at the rate of ten 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 Mortgager in hand well and truly paid by the Mortgagee at and before the scaling 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 in the City of Greenville, County of Greenville, State of South Carolina, being known and designated as a portion of Lots 26 and 27 on plat of property of August a Park, property of M. C. Westerbelt, Trustee made by R. E. Dalton, Surveyor, November 1921, recorded in the RMC Office for Greenville County, South Carolina in Plat Book F, Pages 22 and 23 and being known as Lot 6 on plat of revisions of Lots 25, 26, 27, 28, Augusta Circle made by Clifford C. Jone, July 15, 1980, and having according to said last mentioned plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the east side of Waccamaw Avenue at the joint corner of Lots 6 and 7 and runs thence alon g the line of Lot 7, S. 71-35 E. 116.3 feet to an iron pin; thence N. 21-35 E. 66.66 feet to an iron pin; thence along the line of Lot 5, N. 71-35 W. 166.3 feet to an iron pin on the east side of Waccamaw Avenuel thence along said Avenue S. 21-35 W. 66.66 feet to the beginning corner.

This being the same property conveyed to the mortgagors by deed of John L. and Barbara R. Bruin of even date to be recorded herewith.

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, issues, and profits which may arise or be had therefrom, and including all heating, plumbing, and lighting fixtures now or bereafter 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 usual household furniture, be considered a part of the real estate. Ŝ

TO HAVE AND TO HOLD, all and singular the said premises unto the Mortgagee, its heirs, successors and assigns, forever.

The Mortgagor covenants that it is lawfully seized of the premises bereinabove 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 herein. The Mortgagor further covenants to warrant and forever defend all and singular the said premises unto the Mortgagee forever, from and against 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 hereafter, 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 Gecure the Mortgagee for any further loans, advances, readvances or credits that may be made hereafter to the Mortgagor by the Mortgagee so clong as the total indebtedness thus secured does not exceed the original amount shown on the face hereof. All sums so advanced shall bear interest at the same rate as the mortgage debt and shall be payable on demand of the Mortgagee unless otherwise provided in writing.

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