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 piece, parcel or lot of land situate, lying and being in Green-ville County, State of South Carolina, being shown as Lot No. 45 on a plat of Springfield, which plat is recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book BBB, Page 14, and according to said plat, having the following metes and bounds, to-wit:

BEGINNING at an iron pin on the North side of Benson Drive at the joint corner of Lots Nos. 45 and 57 and running thence with Benson Drive S. 0-18 E. 25 feet and S. 1-28 E. 128 feet to a curve at the intersection of Benson Drive and Marion Avenue; thence with said curve (the chord of which is S. 46-28 E. 35.3 feet) to a point on Marion Avenue; thence with Marion Avenue N. 88-32 E. 100 feet; thence N. 1-28 W. 175 feet; thence S. 88-32 W. 124 feet to the point of beginning.

This is the same property conveyed to the mortgagors herein by deed of Bernice Cleo Lindsey recorded in the R.M.C. Office for Greenville County, South Carolina, on April 11, 1977 in Deed Volume 1054 at Page 406.

This mortgage is second and junior in lien to that mortgage given in favor of First Federal SAvings and Loan Association recorded in the R.M.C. Office for Greenville County, South Carolina, on June 17, 1977 in Mortgages Book 1401 at Page 414 in the original amount of \$22,200.00.

Together with all and singular the rights, members, hereditaments 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 and any other Note obligations of mortgagor which are secured by Liens which have priority over the Note obligation herewith secured 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 will pay all taxes, assessments, water rates, and other governmental or municipal charges, fines, or impositions, for which provision has not been made herein before, and in default thereof the mortgagee may pay the same; and will promptly deliver the official receipts therefor to the mortgagee. If the mortgagor fails to make any payments provided for in this section or any other payments for taxes, assessments, or the like, then, the entire amount of the debt secured, or intended to be secured, shall forthwith become due, at the option of said mortgagee.

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