STATE OF SOUTH CAROLINA () 2 (Chartstte, North Carolina 28288 (CX 1565 FAST 341 COUNTY OF GREENVILLE ) (ANGERSLEY 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 situate, lying and being in the Town of Mauldin, Greenville County, South Carolina, and being known and designated as Lot 191 on a plat of Forrester Woods, Sec. 4, recorded in the RMC Office for Greenville County, South Carolina, in Plat Book 4R at Page 68 and having, according to said plat, the following metes and bounds:

BEGINNING at a point on the northeastern edge of Royal Oak Road at the joint front corner of Lots 191 and 192 and running thence along a line of Lot 192 S. 30-58 E. 109.4 feet to a point; thence along a line of Lot 190 S. 63-04 W. 168.8 feet to a point on the eastern edge of Royal Oak Court; thence along the eastern edge of Royal Oak Court N. 19-02 W. 96.5 feet to a point; thence N. 24-11 E. 36.4 feet to a point on the southeastern edge of Royal Oak Road; thence along the southeastern edge of said road N. 67-25 E. 120.0 feet to the beginning corner.

This is the same property conveyed to the mortgagors herein by deed of Stewart B. Simms, Jr. and Dianne L. Simms which deed was recorded in the RMC office for Greenville County in Deed Volume 1156 at Page 853 on October 15, 1981.

This mortgage is second and junior in lien to that mortgage given in favor of Greer Federal Savings & Loan Association recorded in the RMC Office for Greenville County in Mortgages Book 1555 at Page 324 on

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October 15, 1981 in the original amount of \$42,400.00. 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. Mortgator shall make timely payments of principal and interest on the above mentioned Note and any Note(s) secured by lien(s) having priority over Mortgagee's within described lien in the amounts, in the manner and at the places set forth therein. This mortgage secures payment of said Mortgagee's 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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