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MORTGAGE - INDIVIDUAL FORM -

STATE OF SOUTH CAROLINA COUNTY OF

787 HA

MORTGAGE OF REAL ESTATE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, William C. Turner and Sharon R. Turner

(hereinafter referred to as Mortgagor) is well and truly indebted unto N-P Employees Credit Union

(hereinafter 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 Thirty-Nine Thousand and No/100

Dollars (\$ 39,000.00) due and payable

Reference is hereby made to promissory note of even date, the terms of which are incorporated herein by reference.

with interest thereon from date at the rate of 16

per centum per annum, to be paid: see above

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 Mortgagor 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 piece, parcel of lot of land in Greenville Township, County of Greenville, State of South Carolina, being shown and designated as all of lot number one (1) on plat of property made for American Bank and Trust Company, by R.E. Dalton, Surveyor, and recorded in Plat Book "F" at Page 44, in the RMC Office for Greenville County and having the following metes and bounds, to-wit:

BEGINNING at the Southwestern corner of the intersection of Judson Road and Valley Street and running thence along Judson Road, N. 53-40 W. 50 feet to an iron pin; thence S. 42-43 W. 200 feet to a pin at rear corner of lot No. 27; thence with lot No. 27, S. 53-40 E. 50 feet to Valley Street; thence with Valley Street, N. 42-43 E. 200 feet to the beginning corner, and being the same property conveyed to the Morgagor(s) herein by a deed from Kenneth M. Whitt and Tony Bruce Whitt by a Deed recorded in the RMC Office of Greenville County, S.C. in Deed Book 1091 at Page 3 on October 31, 1978.

ALSO all that lot of land in Greenville County, South Carolina, on the Northern side on Morgan Street, near the City of Greenville, being shown as Lot No. 4 of Block F, on plat of property of T.T. Earle, recorded in Plat Book E at Page 124, and described as follows:

BEGINNING at a stake on the Northern side of Morgan Street, 150 feet East from YMCA Street at corner of Lot No. 3, and running thence with the line of said lot, N. 00-30 E. 147 feet to a stake at corner of Lot No. 14; thence with the line of said lot, N. 80-45 E. 50 feet to a stake at corner of Lot No.5; thence with the line of said lot, W. 00-30 W. 145 feet to a stake on Morgan Street; thence with the Northern side of Morgan Street, S. 80-00 W. 50 feet to the BEGINNING.

This being the same property conveyed to the morgagors by deed of Samuel Guy Blankenship et.al. recorded in the RMC Office of Greenville County. S.C. in Deed Book 1154 at Page 948 on September 11, 1981.

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 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 usual 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 heirs, 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 herein. The Mortgagor further covenants to warrant and forever defend all and singular the said premises unto the Mortgagos 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:

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⁽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 esecure 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 the same rate as the mortgage debt and shall be payable on demand of the Mortgagee unless otherwise provided in writing.