MORTGAGE OF REAL PROPERTY

WITNESSETH THAT, WHEREAS, Mortgagor is indebted to Mortgagee for money loaned for which Mortgagor has executed and delivered to Mortgagee a Note of even date herewith in the principal sum of Sixteen thousand five hundred and no/100---- (\$ 16,500.00 _____), the final payment of which is due on _____ August 1 _____ 19 _92 _____, together with interest thereon as provided in said Note, the complete provisions whereof are incorporated herein by reference;

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:

BEGINNING at an iron pin on right-of-way of G. C. McGill Drive and running thence S. 58-30 W. 90 feet to an iron pin; thence S. 32-45 E. 192.8 feet to right-of-way of McGill Road; thence with McGill Road right-of-way S. 61-56 W. 55.2 feet to iron pin; thence with line of Lot No. 10 N. 28-05 W. 200 feet to iron pin; thence N. 64-13 E. 132.6 feet to the beginning corner, and containing 0.22 acres, more or less.

ALSO all that certain piece, parcel or lot of land in O'Neal Township, Greenville County, State of South Carolina, containing one-half (½) acre and having the following metes and bounds:

BEGINNING at an iron pin 0.M. on the north side of road to G. D. McGill residence and running thence along road S. 58-30 W. 110 feet to nail in road; thence N. 32-45 W. 217.8 feet to iron pin; thence N. 58-30 E. 90 feet to iron pin on McGill's line; thence S. 38-20 E. 219 feet to the beginning corner.

Reference is hereby made to the plat of property of Boyd C. Lister prepared by Terry T. Dill on October 31, 1966 and being duly recorded in Plat Book GGG, at Page 495 in the R.M.C. Office for Greenville County.

This being the same property conveyed to mortgagor herein by deed of Jennie Dill Hester, dated September 26, 1975 recorded in the RMC Office for Greenville County South Carolina on October 14, 1975 in Deed Book 1025 at Page 790.

This mortgage is second and junior in lien to that mortgage given to Fred Bridwell in the original amount of \$21,000.00, which mortgage was recorded in the RMC Office for Greenville County, South Carolina on October 14, 1975 in Mortgage Book 1351 at Page 191.

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:

THE RESIDENCE OF THE PROPERTY OF THE PROPERTY

- 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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