## State of South Carolina,

County of GREENVILLE

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## TO ALL WHOM THESE PRESENTS MAY CONCERN:

SEND GREETINGS:

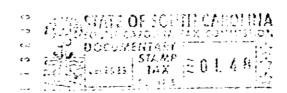
WHEREAS, XXwe the said	Jacky D. Ayers and Nancy M. Ayers	hereinafter
	my, our certain note or obligation bearing eve	
firmly held and bound unto the	e Citizens and Southern National Bank of South C	arolina,
	tgagee, the sum of \$3,670.48 plus	
	able in48equal monthly insta	
day of August	19.83, and on the same date of	each successive month thereafter.
WHEREAS, the Mortgagor r	may hereafter become indebted to the said Mortg	agee for such further sums as may
be advanced to or for the Mort	tgagor's account for taxes, insurance premiums,	public assessments, repairs, or for
any other purposes:		and of any
other and further sums for which the Mortgagee, and also in consideration of the form the coaling and deliver	Mortgagor, in consideration of the aforesaid debt, and in orde Mortgagor may be indebted to the Mortgagee at any time for of the further sum of Three Dollars (\$3.00) to the Mortgagor in the property of these presents, the receipt whereof is hereby acknown and the Mortgagoe. If	n hand well and truly paid by the Mortgagee wledged, has granted, bargained, sold and

ALL that certain piece, parcel or lot of land situate, lying and being in the County of Greenville, State of South Carolina, in the Town of Simpsonville, being known and designated as Lot No. 31 of a subdivision known as PINE TREE, on plat thereof recorded in the RMC Office for Greenville County in Plat Book 5-D at Page 63 and having such metes and bounds as shown thereon, reference to which is hereby made for a more complete description.

released, and by these presents does grant, bargain, sell and release unto the Mortgagee, its successors and assigns:

THIS is the same property as that conveyed to the Mortgagors herein by deed from Howard R. Bare, Jr. and Debra L. Bare recorded in the RMC Office for Greenville County in Deed Book 1094 at Page 662 on January 2, 1979.

THE mailing address of the Mortgagee herein is P. O. Box 1449, Greenville, S. C. 29602.



Together with all and singular rights, members, hereditaments, and appurenances to the same belonging in any way incident or appertaining, and of 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 fixtures and equipment, other than the usual mosschold 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 gathorized to sell, convey or encumber the same, and that the premises are free and clear of all bens and encumbrances except as provided herein. The Mongagor further covenants to warrant and forever defend all and singular the said premises unto the Mongagee forever, from and against the Mongagor and all persons whomsoever lawfully claiming the same or any part thereof.

The Mongagor 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 mortgages shall also secure the Mortgages for any further loans, advances, readvances or credits that may be made hereafter to the Mortgager by the Mortgages so long 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 most and shall be an advanced of the original amount shown on the face hereof. All sums so advanced shall bear interest at the same rate as the most and shall be according to the original amount shown on the face hereof. mortgage debt and shall be payable on demand of the Mortgagee unless otherwise provided in writing

(2) That it will keep the improvements now existing or hereafter creeted on the mortgaged property insured as may be required from time to time by the Mortgagee against loss by fire and any other hazards specified by Mortgagee, in an amount not less than the mortgage debt, or in such amounts as may be required by the Mortgagee, and in companies acceptable to it, and that all such policies and renewals thereof shall be held by the Mortgagee, and base attached thereto loss payable clauses in favor of, and in form acceptable to the Mortgagee, and that it does hereby assign to the Mortgagee the proceeds of any policy insuring the mortgaged premises and does hereby authorize the does not concerned to make payment for a loss directly to the Mortgagee, to the extent of the balance many in the Mortgagee debt after their does or not whether due or not

(3) That it will keep all improvements now existing or hereafter erected in good repair, and, in the case of a construction learn than it will a firm of construction until completion without interruption, and should it fail to do so, the Mongagee may at its option, enter upon said from its objects repairs necessary, including the completion of any construction work underway, and charge the expresses for such repairs in the completion of any construction work underway, and charge the expresses for such repairs in the completion of any construction work underway, and charge the expresses for such repairs in the completion of any construction work underway. construction to the mortage debt

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