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STATE OF SOUTH CAROLINA }
COUNTY OF GREENVILLE } C

MORTGAGE OF REAL ESTATE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

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WHEREAS, Philip J. Greenwood and Mildred Greenwood

(hereinafter referred to as Mortgagor) is well and truly indebted unto The First National Bank of Jackson County (Georgia)

(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 Twenty-Six Thousand Three Hundred Six and 48/100----- Dollars (\$ 26,306.48) due and payable

in thirty-five (35) monthly installments of Two Hundred Thirty and No/100 (\$230.00) Dollars each, with the first payment to begin on November 20, 1983 and the remaining payments to be made on the 20th day of each month of each year thereafter, and on the thirty-sixth (36th) month the balloon balance of Eighteen Thousand Two Hundred Fifty-Six and 48/100 (\$18,256.48); with all payments to be applied first to interest and the balance to principal, with interest thereon from date at the rate of 13.50% per centum per annum, to be paid as provided in said note; and

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 sealing 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 certain piece, parcel or lot of land, with all buildings and improvements thereon, situate, lying and being in Greenville Township, Greenville County, State of South Carolina, on Dukeland Drive, between Christopher Street and King Street, in the Sans Souci section located about two miles north of the City of Greenville, and having the following description:

on BEGINNING at corner of Christopher Street and Dukeland Drive, and shown/plat of property of Ethel Y. Perry Estate, made by W. J. Riddle, Surveyor, August, 1947, and recorded in the R.M.C. Office for Greenville County in Plat Book "S" at Page 49, and running thence along the eastern side of Christopher Street S. 20-06 E. 200 feet to an iron pin; thence N. 55-55 E. 150 feet to an iron pin on line of Lot No. 6; thence N. 20-06 W. 200 feet to an iron pin on south side of Dukeland Drive; thence along the southern side of Dukeland Drive in a south-western direction 150 feet to the beginning corner; this lot being composed of two lots as follows: One conveyed to Robert P. Barnett by deed of Mrs. Elizabeth Burgess Christopher dated April 15, 1948 and recorded in the R.M.C. Office for Greenville County in Deed Volume 343 at Page 213, as corrected by deed of Hext M. Perry, Trustee, to Mrs. Elizabeth Burgess Christopher dated April 15, 1948 and recorded in the R.M.C. Office for Greenville County in Deed Volume 343 at Page 247; the second lot being conveyed to Robert P. Barnett by Leroy Christopher by deed dated April 15, 1948 and recorded in the R.M.C. Office for Greenville County in Deed Volume 343 at Page 250, reference to which deeds and plats are hereby craved, and being the same property conveyed to Kenneth Gwinn Manley Barnett by deed of Dora Bell Barnett dated September 26, 1961 and recorded on September 26, 1961 in the Greenville County R.M.C. Office in Deed Book 682 at Page 529; and conveyed to the mortgagors herein by deed of even date and recorded in the R.M.C. Office for Greenville County in Deed Volume 1199 at Page 36, on October 21, 1983.

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 Mortgagee 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:

(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 secure the Mortgagee for any further loans, advances, readvances or credits that may be made hereafter to the Mortgagor by the Mortgagee 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 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 erected 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 have attached thereto loss payable clauses in favor of, and in form acceptable to the Mortgagee, and that it will pay all premiums therefor when due; and that it does hereby assign to the Mortgagee the proceeds of any policy insuring the mortgaged premises and does hereby authorize each insurance company concerned to make payment for a loss directly to the Mortgagee, to the extent of the balance owing on the Mortgage debt, whether due or not.

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