CUMS RE/ECO - 10

State of South Carolina

GREENVILLE CO. S.C.

REAL ESTATE FUTURE ADVANCE MORTGAGE

COUNTY OF Greenville

SEP 25 2 00 PM '84

DONNIE S. TANKERSLEY R.M.C.

VOL 1683 PAGE 157

WHEREAS, the said Lee H. Clippard and Merrily M. Clippard (mortgagor) in and by that certain agreement bearing date the 24 day of September, 19 84, stand firmly held and bound unto J.E. Sirrine Co. Emp. F.C.U. P.O. Box 5456 Sta. B Greenville, S.C. (mortgagee), for such existing indebtedness and all future advances for an amount not exceeding the maximum principal amount of $ 15,000.00, plus interest thereon, attorney's fees, court costs, and any payments by the mortgagee for insurance, taxes, or repairs pursuant to the terms of that aforesaid open-end credit agreement;

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 according to said open-end agreement has granted, bargained, sold and released and by those presents does grant, bargain, sell and release unto the Mortgagee, its successors and assigns:

ALL that certain piece, parcel or lot of land with the buildings and improvments thereon, situate, lying and being on the northwesterly side of Woody Creek Road, near the City of Greenville, Greenville County, South Carolina, being known and designated as Lot No. 497 on plat entitled, "Map One, Section Two, Sugar Creek" as recorded in the RMC Office for Greenville County, S.C. in plat Book 7C at page 68,and having, according to said plat such metes and bounds as shown thereon.

This is the same property conveyed to the mortgagors by deed of Cothran and Darby Builders, Inc. recorded June 25, 1982 in Deed Book 1169 page 230.

STATE OF SOUTH CAROLINA
SOUTH CAROLINA TAX COMMISSION
DOCUMENTARY STAMP TAX
SEP 25 '84 P.B. 11213
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Together with all singular rights, members, hereditaments, and appurtenances to the same belonging in any way incident or appertaining, and all 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 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 is 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 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, subject to change from time to time.