

OCT 11 1980  
TO ALL WHOM THESE PRESENTS MAY CONCERN:  
THIS MORTGAGE SECURES FUTURE ADVANCES

WHEREAS, JAMES THOMAS DILL, JR.

(hereinafter referred to as Mortgagor) is well and truly indebted unto Associates Financial Services Company of South Carolina, Inc., its successors and assigns forever (hereinafter referred to as Mortgagee) as evidenced by the Mortgagor's loan agreement of even date herewith, the terms of which are incorporated herein by reference, in the amount of \$ 6,838.34, together with interest as provided in the loan agreement.

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 and other obligations for which the Mortgagor may be indebted to the Mortgagee at any time for advances made to or for his account by the Mortgagee, the Maximum Outstanding at any given time not to exceed said amount stated above, 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 improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of GREENVILLE, to wit: in Grove Township, Greenville County, State of South Carolina, being known and designated as .27 acres as shown on plat of property of Leroy and Ola E. Culbertson by C. O. Riddle, Surveyor, February 25, 1956, and having the following metes and bounds, to-wit: BEGINNING at an iron pin in the center of a county road known as the Old Grove Road, at joint front corner of property described hereinbelow, and running thence along the middle of said county road, S. 45-56E, 215.9 feet to an iron pin; thence along property now or formerly of Earle, N. 87-15W. 165.7 feet to an iron pin, joint corner of property described hereinbelow; thence N. 4-09E 142.7 feet to the point of beginning, in the middle of said county road. ALSO: ALL that certain piece, parcel or lot of land in the State of South Carolina County of Greenville, in Grove Township, being shown on plat of property of Charlie R. Webb by R. B. Cruce, Surveyor, May 18, 1959, and having the following metes and bounds, to-wit: BEGINNING in the center of a county road corner of other property described hereinabove and running thence S 4-09W 142.7 feet to a stake; thence with property now or formerly of Sue H. Earle, N. 87-15W 144.5 feet to a stake; thence with property now or formerly of Ola E. Culbertson, N. 32-53E 208.3 feet to a stake in the center line of said lot; S.46-56E 57 feet to the beginning.

\* See Below

Together with all and singular rights, members, hereditaments, 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 herein specifically stated otherwise as follows:

\* Being the same property conveyed to James Thomas Dill, Jr. and Barbara B. Dill by deed of Garland J. Todd and Elizabeth B. Todd, deed dated 8/19/71, recorded 8/23/71, Book 923, page 325, RMC Office Greenville County. (See Below \*\*)

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 Mortgagee debt, 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 loan, that it will continue construction until completion without interruption, and should it fail to do so, the Mortgagee may, at its option, enter upon said premises, make whatever repairs are necessary, including the completion of any construction work underway, and charge the expenses for such repairs or the completion of such construction to the mortgage debt.

(4) That it will pay, when due, all taxes, public assessments, and other governmental or municipal charges, fines or other impositions against the mortgaged premises. That it will comply with all governmental and municipal laws and regulations affecting the mortgaged premises.

\*\*The said Barbara B. Dill conveyed her undivided one-half interest in and to the same by deed dated 8/26/80 to the mortgagor recorded in book 1132, page 297

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