

FILED
 HORTON, DRAWING, H... AS, WARD & HORTON, P.A. 307 PETTIGRU ST., GREENVILLE, S.C. 29603
 STATE OF SOUTH CAROLINA }
 COUNTY OF GREENVILLE }
 MORTGAGE OF REAL ESTATE BOOK 78 1258
 TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, CHARLES A. OWEN, JR.

(hereinafter referred to as Mortgagor) is well and truly indebted unto SOUTHERN BANK AND TRUST COMPANY

(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 Four thousand and No/100ths----- Dollars \$ 4,000.00) due and payable

according to the terms of a Promissory Note, executed of even date herewith.

reserved street at the northern corner of the lot described and running thence with Old Paris Mountain Road S. 5-29 E. 62.5 feet; thence a new line S. 85-52 W. 19.1 feet; thence N. 5-29 W. 62.5 feet to a point; thence N. 85-51 W. 19.25 feet to the point and place of beginning.

THIS being the same property conveyed to the mortgagor herein by deed of Bertha H. Owen by deed dated May 17, 1968, and recorded in the RMC Office for Greenville County on July 17, 1980, in Deed Book 1129 at Page 410.

Together with all and singular rights, demands, benefits, and appurtenances to the same including 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 fixed 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.

The Mortgagee covenants that it is lawfully seized of the premises hereinafore described in fee simple absolute, that it has full title 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 Mortgagee further covenants to warrant and defend clear all and singular the said premises unto the Mortgagee forever, from and against the Mortgagee and all persons whomsoever lawfully claiming the same to any defect.

The Mortgagee 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, or disbursements that may be made hereafter to the Mortgagee 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, to 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 thereon 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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