

FILED
 GREENVILLE CO. S. C.
 HORTON, DRAWDY, HAGINS, WARD & JOHNSON, P.A. 307 PETTIGRU ST., GREENVILLE, S.C. 29603
 STATE OF SOUTH CAROLINA
 COUNTY OF GREENVILLE
 AUG 16 13 PM '81
 R.M.C.
 MORTGAGE OF REAL ESTATE
 TO ALL WHOM THESE PRESENTS MAY CONCERN:

BOOK 1550 PAGE 225
 BOOK 84 PAGE 1585

WHEREAS, James H. Morgan and Margaret O. Morgan
 (hereinafter referred to as Mortgagor) is well and truly indebted unto Southern Bank & 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 Seventy-Five Thousand and No/100-----
 -----Dollars (\$ 75,000.00) due and payable

according to terms of promissory note executed of even date herewith,
 BEGINNING at an iron pin at the northwestern corner of the intersection of Byrd Boulevard and Rock Creek Drive and running thence with the northern side of Byrd Boulevard the following courses and distances: N. 75-25 W. 103.9 feet to an iron pin; N. 63-05 W. 276.3 feet to an iron pin on the northern side of Byrd Boulevard; thence a new line through Lot No. 230, N. 26-39 E. 193.7 feet to an iron pin in the line of Lot No. 235; thence with the line of Lot No. 235, S. 58-10 E. 65.1 feet to an iron pin; thence with the line of Lots Nos. 235 through 239, N. 62-34 E. 297.6 feet to an iron pin at the joint rear corner of Lot No. 291; thence with the line of Lot No. 291, S. 28-05 E. 245.3 feet to an iron pin on the western side of Rock Creek Drive; thence with the western side of Rock Creek Drive, the following courses and distances: S. 56-16 W. 120.3 feet to an iron pin; S. 30-37 W. 83.3 feet to an iron pin; S. 24-12 W. 79.2 feet to the point of beginning.

This is the same property conveyed to the Mortgagors herein by deed of Douglas N. Kelly and Janet M. Kelly dated February 18, 1981, and recorded in the RMC Office for Greenville County, S. C. in Deed Book 1143, at Page 67, on February 20, 1981.
 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 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, or credits that may be made hereafter to the Mortgagor by the Mortgagee so long as the total indebtedness then existing 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 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 by a policy or policies, 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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