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BOOK 1220 PAGE 287

HORTON, DRAWDY, DILLARD, MARCHBANKS, CHAPHONER PARK SING ROPETTIGRU STREET, GREE STATE OF SOUTH CAROLINA R. M. C.

MORTGAGE OF REAL ESTATE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS.

COUNTY OF GREENVILLE

STEVAN H. McALISTER & ELIZABETH McALISTER

(hereinafter referred to as Mortgagor) is well and truly indebted unto JOE E. HAWKINS and C. R. MAXWELL

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in the sum or sums, and upon the conditions and events hereinafter set forth

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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 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, on the Southwestern side of El Paso Drive, being shown as Lot No. 24 on a Plat of WESTERN HILLS, Sections 1 and 2, made by Jones and Sutherland, Engineers, dated August, 1959, recorded in the RMC Office for Greenville County, S.C., in Plat Book QQ, pages 98 and 99, reference to which is hereby craved for the metes and bounds thereof.

The within mortgage has been given by Steven H. McAlister and Elizabeth McAlister to Joe E. Hawkins/as collateral security for all sums which Joe E. Hawkins/may pay or become obligated to pay after demand arising out of their personal endorsement and guaranty of a note dated January 20, 1972, in the sum of \$21,800.00 given by Stevan H. and Elizabeth McAlister to First Federal Savings & Loan Association of Greenville, which note is secured by a first mortgage to said Association dated January 20, 1972. The within mortgage is junior in lien to said first mortgage owned by First Federal Savings & Loan Association of even date herewith to be recorded, but a default by Stevan H. McAlister and Elizabeth McAlister in the terms of said note and mortgage given by them to First Federal Savings & Loan Association shall constitute C. R. a default and accelerate the within mortgage, entitling Joe E. Hawkins/to foreclose upon the above described property to the extent of any sum or sums for which he may pay or become liable to pay after demand on account of said personal endorsement. In the event of payment in full of said First Federal Savings & Loan Association note and mortgage in the sum of \$21,800.00, or in the event that Joe E. Hawkins/is released by said mortgagee from the personal endorsement and guaranty on said note, then Joe E. Hawkins/his heirs, assigns, executors and administrators shall satisfy this mortgage, otherwise, it shall remain in full force and effect. The undersigned Steven H. McAlister and Elizabeth McAlister covenant and agree that as long as this mortgage shall remain in effect that they shall not further encumber the above described property by way of further and additional mortgages and other liens.

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.