GREENVILLED

HOSTOF URANDY, DILLARD, MARCHBANKS, CHAPMANOS, BROWN, P.A., 307 PETTIGRU STREET, GREENVILLE, S.C. 23603

STATE OF SOUTH CAROLINA

COUNTY OF GREENVILLE

GREENVILLED

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WHEREAS, James C. Dawkins

thereinafter referred to as Mortgagor) is well and truly indebted unto Edna M. ROSS

(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 Nine Thousand Six Hundred Sixty and No/100------

in monthly installments of Two Hundred Fifty and No/100 (\$250.00) Dollars each, said payment applying first to interest and the balance to principal, with the first principal and interest payment being due and payable October 15, 1973 and a like payment of principal and interest being due on the 15th thereafter until paid in full.

with the said of the rate of seven per centum per amount, to be paid: monthly

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 scaling 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 tract of land with all improvements thereon, situate, lying and being in the State of South Carolina, County of Greenville, and in Chick Springs Township on Beaverdam Creek and Enoree River containing 11.16 acres, more or less, as shown by a plat of property of James C. Dawkins made by Campbell & Clarkson, Surveyors, on May 22, 1973, and having, according to said plat, the following description:

BEGINNING at a point in Highway No. 253, corner with property now or formerly of Turner and running thence along said Highway No. 253, S. 0-43 E. 93 feet to a point still in said Highway; thence leaving said highway and running thence N. 82-15 E., 255 feet to an iron pin; thence N. 1-34 E., 110 feet to a point in or near Beaverdam Creek; thence along and with the center of Beaverdam Creek with the creek as the line, the following courses and distances: S. 82-32 E., 96.13 feet; N. 62-24 E., 82.39 feet; N. 34-15 E., 76.4 feet; N. 31-00 E., 119.78 feet; N. 69-39 E., 156.26 feet; N. 62-33 E. 60.23 feet; S. 19-40 D., 75.1 feet; S. 1-52 W., 46.43 feet; S. 18-32 E., 122.20 feet; S. 23-08 W., 86.42 feet; S. 5-28 E. 75.1 feet; S. 3-53 E., 83 feet; S. 11-48 E., 108.25 feet, and S. 14-56 E., 142.85 feet to corner with other property of Edna M. Ross; thence with other property of Edna M. Ross, S. 68-56 W., 515.9 feet to an iron pin; thence N. 20-90 W., 218.97 feet to an iron pin; thence S. 66-34 W., 399.5 feet crossing S. C. Highway No. 253 to a point corner of property now or formerly of Turner; thence with Turner property, N. 7-02 W.: 297.6 feet to an iron pin; thence still with Turner land, N. 28-42 E., 266.85 feet to the point and place of beginning in Highway No. 253. ALSO: A strip of land being 50 feet in width beginning at

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 bein, 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 Mortgagoe 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 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 that 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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