STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

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MORTGAGE OF REAL ESTATE

DONNIE S. TANKERSLEY TO ALL WHOM THESE PRESENTS MAY CONCERN: R.H.C.

WHEREAS, Johnny W. Johnson and Sandra F. Johnson

(hereinafter referred to as Mortgagor) is well and truly indebted unto Rosamond Enterprises, Inc.

in accordance with terms in note given by mortgagors of even date, the final maturity of which is 15 years after the date hereof, the terms of said note are incorporated hereby by reference,

with interest thereon from date at the rate of 7 per centum per annum, to be paid: in accordance with note

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 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, in a subdivision known as Beechwood Hills, being a portion of Lot 3 as shown by plat prepared by C. O. Riddle, entitled Map of Beachwood Hills, dated November, 1958, revised January 6, 1966, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the western side of Beechwood Drive, North, at the joint front corner of Lots Nos. 3 and 4 and running thence with the western side of said road S. 30-58 E., 62.5 feet passing over iron pin, 7.4 feet back on line; thence a new line through Lot No. 3 S. 69-51 W. 199 feet to road; thence with road N. 30-56 W. 63 feet to an iron pin at the joint rear corner of Lots 3 and 4; thence with the line of Lot 4 N. 69-57 E. 199.6 feet to the beginning corner.

This is the same property conveyed to the mortgagors herein by deed of Rosamond Enterprises, Inc., dated September 23, 1977, and recorded in the R.M.C. Office for Greenville County, S. C. in Deed Book 1065 at Page 123 on September 26, 1977.

This mortgage is junior in lien to that certain mortgage given by Johnny W. Johnson and Sandra F. Johnson to Fidelity Federal Savings & Loan Association in the original amount of \$28,800.00, dated September 23, 1977, and recorded in Mortgage Book 14.10 at Page 824 in the R.M.C. Office for Greenville County, S. C. on September 26, 1977.

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.

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.

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<sup>(2)</sup> 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 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 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.