

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

MORTGAGE OF REAL ESTATE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, Robert B. Aljoe and Zinnie W. Aljoe

hereinafter referred to as Mortgagor is well and truly indebted unto Atlanta Postal Credit Union, M-102 Federal Annex Building, Atlanta, Georgia 30303

hereinafter referred to as Mortgagee as evidenced by the Mortgagee's promissory note of even date herewith, the terms of which are incorporated herein by reference, in the sum of One Hundred Twenty Thousand and no/100----- Dollars (\$ 120,000.00) due and payable as provided in note of even date herewith.

with interest thereon from date at the rate of _____ per centum per annum, to be paid

WHEREAS, the Mortgagee may hereafter become indebted to the said Mortgagee for such further sums as may be advanced to or for the Mortgagee's account for taxes, insurance premiums, public assessments, repairs, or for any other purposes.

NOW, KNOW ALL MEN, That the Mortgagee, in consideration of the aforesaid debt, and in order to secure the payment thereof, and of any other and further sums for which the Mortgagee 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 Mortgagee 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 parcel of land with all improvements thereon, hereinafter described therein, situate, being and being in the State of South Carolina, County of Greenville, on the northwestern side of Edgemont Avenue, being a portion of Tract No. 6 of the J. B. Banks property according to a plat thereof recorded in the RMC Office for Greenville County, S. C., in Plat Book LL, Page 151, as Lot No. 1 on a plat of the property of John Sheppard recorded in the RMC Office for said County and State in Plat Book III, Page 141, and in Plat Book ZZZ at Page 109, and having, according to a more recent plat of the property of Edgar Richard Goss and Elinor B. Goss, made by Campbell & Clarkson, Surveyors, Inc., dated January 29, 1973, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northeastern side of Edgemont Avenue approximately 471.8 feet east from the intersection thereof with Gardenia Drive and running thence along the line of property of Carol Ann Murphy and the City of Greenville, N 57-22 E 589.9 feet to an iron pin; thence along the line of property owned by Georgia Fowler Gentry and Earle L. Gentry, S 33-25 E 192.4 feet to an iron pin; thence along the line of property owned by William E. and Charles L. Center, S 52-34 W 583.4 feet to an iron pin on the northeastern side of Edgemont Avenue; thence along the northeastern side of Edgemont Avenue, N 34-45 W 95.7 feet to an iron pin; thence continuing along the northeastern side of Edgemont Avenue, N 34-58 W 145.7 feet to an iron pin, the point of beginning.

This being the same property conveyed to the mortgagors herein by deed of Edgar Richard Goss and Elinor B. Goss of even date herewith.

(continued on next page)

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 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, forever.

The Mortgagee 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 Mortgagee further covenants to warrant and forever defend all and singular the said premises unto the Mortgagee forever, from and against the Mortgagee and all persons whomsoever lawfully claiming the same or any part thereof.

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, readvances or credits 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, 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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