STATE OF SOUTH CAROLINA

COUNTY OF GREENVILLE

BOOK 1422 PAGE 459

SECOND MORTGAGE OF REAL ESTATE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

MORTGAGEE'S ADDRESS:

WHEREAS, RONALD L. HOPKINS

(hereinafter referred to as Mortgagor) is well and truly indebted unto

CHARLOTTE A. HOPKINS

(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

--Two Thousand Nine Hundred & 00/100----- Dollars ($ 2,900.00) due and payable in 29 monthly installments of $100.00 each, principal, beginning March 1, 1978, and continuing thereafter until paid, with interest at 8% computed annually and paid semi-annually, the first interest payment being Sept. 1, 1978, and at intervals of 6 months thereafter until paid in full. Mortgagor reserves right to prepay at any time without penalty.

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, being shown as Tract No. 5 on plat of CLUB VIEW RANCHETTS, prepared by J. L. Montgomery, III, dated July 29, 1974, and having, according to said plat, the following metes and bounds, to wit:

BEGINNING at a nail and cap in the center of Jones Mill Road, which nail and cap is located S. 30-06 E., 35.4 feet from an iron pin on the northwesterly edge of Jones Mill Road and which nail and cap is also at the joint front corner of Tracts Nos. 4 and 5 and running thence with the line of Tract No. 4, S. 30-06 W., 572.14 feet to an iron pin in line of Plantation Pipe Co. easement; thence S. 54-26 W., 413.0 feet to an iron pin at the joint rear corner of Tracts Nos. 5 and 6; thence with the joint line of said lots, S. 33-30 E., 622.6 feet to a point in or near the center of Jones Mill Road, passing over iron pin 35.22 feet back on line; thence with Jones Mill Road, N. 33-13 E., 175.6 feet to an old nail and cap; thence continuing with Jones Mill Road, N. 48-11 E., 220.0 feet to the beginning corner.

Being the same property conveyed to Ronald L. and Charlotte A. Hopkins by deed of Hugh B. Cooper, et al, recorded in Deed Book 1049, Page 645, R.M.C. Office for Greenville County, and in which the said Charlotte A. Hopkins conveyed her undivided one-half interest to Ronald L. Hopkins by deed dated Feb. 1, 1978, to be recorded herewith.

This is a second mortgage and is junior in lien to that certain mortgage from Ronald L. and Charlotte A. Hopkins to Hugh B. & Agnes C. Cooper in the original amount of $9,487.50, recorded January 13, 1977, in Mortgage Book 1387, Page 289.

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.

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