BOCK 1440 FAGE 605

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

## MORTGAGE OF REAL ESTATE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS. Ramonda S. Thompson and Larry A. Thompson

(hereinafter referred to as Mortgagor) is well and truly indebted unto First-Citizens Bank and Trust Company of South Carolina

(hereinaster 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 Fourteen Thousand Thirty-nine and 76/100 - - - - - - - - - - - - - - - -

Dollars (\$ 14.039.76 ) due and payable

in twenty-four (24) monthly installments of Five Hundred Eighty-four and 99/100 (\$584.99) Dollars, including interest) commencing December 1, 1978 and on the same day of each consecutive month thereafter until said indebtedness is paid in full.

with interest thereon from date at the rate of

per centum per annum, to be paid:

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 situate, lying and being in the City of Greenville, County of Greenville, State of South Carolina, on the Southeast side of Alpine Way and being known and designated as Lot No. 52 on plat of Central Development Corporation as recorded in the R.M.C. Office for Greenville County in Plat Book BB at Page 22-23, and being more fully described as follows: Beginning at an iron pin on the Southeast side of Alpine Way, said iron pin being the joint front corner of Lots No. 51 and 52, and running thence with Alpine Way, N 34-03 E 75 feet to an iron pin; thence S 51-33 E 235 feet to an iron pin; thence S 54-18 W 80 feet to an iron pin; thence N 51-00 W 207.6 feet to an iron pin, the point of beginning.

Also, all that piece, or parcel of land being a triangular strip along the northwestern line of Lot 51 as shown on a plat of Central Development Corporation with addition, dated December, 1951, and recorded in Plat Book BB on Pages 22 and 23, in the R.M.C. Office for Greenville County, and having the following metes and bounds, to wit: Beginning at an iron pin on the southwestern side of Alpine Way, said iron pin being the joint front corner of Lots 51 and 52, and running thence along the said side of Alpine Way S 36-16 W 7 feet to a point; thence along a new line S 52-56 E 207.4 feet to an iron pin; the joint rear corner of Lots 51 and 52; thence along the joint line of Lots 51 and 52 N 51-00 W 207.6 feet to the point of beginning.

This property is subject to any and all easements, rights of way and restrictions that are of record of may be seen by an inspection of the grounds.

This is the same property heretofore conveyed to Ramonda S. Thompson by deed dated December 23, 1975 and recorded December 29, 1975, in the R.M.C. Office for Greenville County in Deed Book 1029 at Page 409, said deed being re-recorded January 23, 1976, in Deed Book 1030, Page 615.

This being the same property conveyed to Larry A. Thompson by deed dated November 1, 1978, and recorded November 8, 1978, in the R.M. C. Office for Greenville County in Deed Book 109/at Rage 477.

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 attacked, 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 possehold furniture, be considered a part of the real estate.

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 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) Mhat 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 adounts 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 premuns 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.

4328 RV-23

A STATE OF THE PARTY OF THE PAR