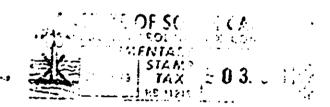
AND WHEREAS, to induce the making of said loan, Mortgagor has agreed to secure said debt and interest thereon (together with any future advances) and to secure the performance of the undertakings prescribed in the Note and this Mortgage by the conveyance of the premises hereinafter described:

ALL that certain piece, parcel or lot of land, situate, lying and being in the State of South Carolina, County of Greenville on the southern side of Lowndes Avenue, being shown and designated as Lot No. 27 on a plat of Elletson Acres, Section B, dated April 4, 1958, made by Clifford C. Jones, and recorded in the R.M.C. Office for Greenville County, S.C., in Plat Book QQ at Page 5, and having according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southern side of Lowndes Avenue at the joint front corner of lots 27 and 28 and running thence with the southern side of said Avenue, N. 34-05 E., 23.7 feet to a point; thence continuing with the southern side of said Avenue, N. 05 E., 61.8 feet to a point at the joint line of said lots; thence, S. 55-55 E., 152 feet to a point in creek; thence with the creek being the property line with the traverse thereof being N. 24-32 E., 87.3 feet to a point; thence, N. 35-06 W., 167 feet to an iron pin on the southern side of Lowndes Avenue to the point and place of beginning.

This is that property conveyed to Mortgagor by deed of John Lee C. Jones and Mattie P. Jones recorded November 22, 1978 in the RMC Office for Greenville County in Deed Book 1092 at Page 418.



Together with all and singular the rights, members, hereditaments and appurtenances to said premises belonging or in anywise incident or appertaining. Including but not limited to all buildings, improvements, Clixtures, or appurtenances now or hereafter erected thereon, including all apparatus, equipment, fixtures, or Carticles, whether in single units or centrally controlled, used to supply heat, gas, air conditioning, water, light, power, refrigeration, ventilation or other services, and also together with any screens, window shades, storm doors and windows, screen doors, awnings, stoves and water heaters (all of which are declared to be a part of said real estate whether physically attached thereto or not).

TO HAVE AND TO HOLD the same with all privileges and appurtenances thereunto belonging to Mortgagee, its successors and assigns, forever, for the purposes hereinafter set out and Mortgagor covenants with Mortgagee, its successors and assigns, that Mortgagor is seized of, and has the right to convey, the premises in fee simple; that the premises are free and clear of all encumbrances except for a prior Mortgage, if any; and that Mortgagor will warrant and defend title to the premises against the lawful claims of all persons whomsoever.

on MORTGAGOR COVENANTS with Mortgagee, its heirs, successors and assigns as follows:

- 1. NOTE PAYMENTS. Mortgagor shall make timely payments of principal and interest on the above mentioned Note in the amounts, in the manner and at the place set forth therein. This Mortgage secures payment of said Note according to its terms, which are incorporated herein by reference.
- 2. TAXES. Mortgagor shall pay all taxes, charges and assessments which may become a lien upon the premises hereby conveyed before any penalty or interest accrues thereon and shall promptly deliver to profugage (at its request) official receipts evidencing payment thereof. In the event of the passage after the date this Mortgage of any law imposing a federal, state or local tax upon Mortgage or debts secured thereby, the whole principal sum (together with interest) secured by this Mortgage shall, at the option of Mortgagee, its successors and assigns, without notice become immediately due and payable.

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