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 piece, parcel or lot of land with all buildings and improvements thereon, situate, lying and being on the northwestern corner of the intersection of Kenmore Drive and Saville Court in the County of Greenville, State of South Carolina, being known and designated as Lot No. 240 on a plat of ROCKVALE, Section 2, made by J. Mac Richardson, Surveyor, dated July, 1959 and recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book QQ, Page 109, reference to said plat is hereby craved for the metes and bounds thereof.

This is the same property conveyed to the mortgagors herein by deed of Jeffrey L. Todd dated October 19, 1973 and recorded in the R.M.C. Office for Greenville County, South Carolina, on October 22, 1973 in Deed Book 986, Page 521.

This mortgage is second and junior in lien to that mortgage given to Cameron Brown Company in the original amount of \$16,600.00 given by Jeffrey L. Todd and recorded in the R.M.C. Office for Greenville County, South Carolina, in Mortgage Volume 1203, Page 496, said mortgage being dated August 20, 1971, and was assumed by the mortgagors herein as shown in Deed Volume 986, Page 521.

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, fixtures, or appurtenances now or hereafter erected thereon, including all apparatus, equipment, fixtures, or articles, 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.

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 Mortgagee (at its request) official receipts evidencing payment thereof. In the event of the passage after the date of 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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