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:

provided in said Note, the complete provisions whereof are incorporated herein by reference;

19 <u>90</u>

_, together with interest thereon as

September 15

NOW, THEREFORE, in consideration of the aforesaid loan and the sum of Three Dollars (\$3.00) cash in hand paid to Mortgagor, the receipt of which is hereby acknowledged, Mortgagor hereby grants, sells, conveys, assigns and releases to Mortgagee, its successors and assigns, the following described premises located in Greenville

County, South Carolina:

All that certain piece, parcel or lot of land, situate, lying and being in Greenville County, State of South Carolina, being known and designated as Lot No. 12 of a subdivision known as COLLEGE PARK as shown on plat thereof recorded in the R.M.C. Office for Greenville County in Plat Book QQ at Page 101 and having according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southwestern side of Tulane Avenue at the joint front corner of Lots Nos. 12 and 13 and running thence with the joint line of said lots S. 52-16 W. 216.9 feet to an iron pin; thence S. 35-48 E. 166.2 feet to an iron pin on the northern side of Duncan Road; thence with the northern side of Duncan Road, N. 46-26 E. 196.2 feet to the intersection of Tulane Avenue and Duncan Road; thence with the intersection of said roads N. 4-49 E. 37.3 feet to an iron pin on the southwestern side of Tulane Avenue; thence with the southwestern side of Tulane Avenue N. 36-47 W. 118.8 feet to the point of beginning.

This being the same property conveyed to the mortgagors herein by deed of Bruce C. Noll and Freida C. Noll dated September 19, 1973 and recorded in the R.M.C. Office for Greenville County, South Carolina, on September 21, 1973 in Deed Volume 984 at Page 498.

This mortgage is second and junior in lien to that mortgage given in favor of Central Realty Corporation, assigned to the New York Life Insurance Company, in the original amount of \$21,500.00, recorded in the R.M.C. Office for Greenville County, South Carolina, in Mortgage Book 1035 at Page 259.

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 and any other Note obligations of mortgagor which are secured by Liens which have priority over the Note obligation herewith secured 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 will pay all taxes, assessments, water rates, and other governmental or municipal charges, fines, or impositions, for which provision has not been made herein before, and in default thereof the mortgagee may pay the same; and will promptly deliver the official receipts therefor to the mortgagee. If the mortgagor fails to make any payments provided for in this section or any other payments for taxes, assessments, or the like, then, the entire amount of the debt secured, or intended to be secured, shall forthwith become due, at the option of said mortgagee.

4328 RV.2

THE SERVICE STREET

FUMC 120 SC REV 10-79

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