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;

Mortgagor has executed and delivered to Mortgagee a Note of even date herewith in the principal sum of Seven Thousand and No/100----- (\$ 7,000.00----), the final payment of which

October 15

_ 19 <u>___90</u>__

_____, together with interest thereon as

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

All that lot of land with the buildings and improvements thereon, situate on the East side of West Faris Road and on the North side of Winyah Street, in the City of Greenville, in Greenville County, South Carolina, being shown as Lot No. 101 on plat of Augusta Circle, made by R. E. Dalton, Engineer, November, 1921, recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book "F", at Pages 22 and 23, and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin at the Northwest corner of the intersection of West Faris Road and Winyah Street, and running thence along the North side of Winyah Street, S. 71-35 E., 147.4 feet to an iron pin; thence N. 21-35 E., 50 feet to an iron pin; thence with the line of Lot 100, N. 71-35 W., 151.8 feet to an iron pin on the East side of West Faris Road; thence with West Faris Road, S. 16-30 W., 49.96 feet to an iron pin at the point of beginning.

This is the same property conveyed to the mortgagor herein in the following manner: (1) By deed of Cyvia Rosenfled to Warren J. Fair and Georgia G. Fair dated March 27, 1958 recorded in the R.M.C. Office for Greenville County, South Carolina, on March 27, 1958 in Deed Book 595 at Page 174; and (2) through Will of Warren John Fair who died testate on May 24, 1961 as will appear in Apartment 773, File 6, of the records of the Probate Court for Greenville County, South Carolina.

This mortgage is second and junior in lien to that mortgage given to Cameron Brown Company recorded in the R.M.C. Office for Greenville County, South Carolina on February 28, 1964 in Mortgages Book 950 at Page 401.

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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