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:

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 _________County, South Carolina:

All that certain piece, parcel or lot of land, with all improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, shown as Lots 36 and 37 on plat entitled Section I, Pine Valley Estates, recorded in Plat Book M at Page 138, in the R.M.C. Office for Greenville County, and when described together have the following metes and bounds, to-wit:

BEGINNING at an iron pin on Pinehurst Drive, at the joint front corner of Lots 37 and 38, and running thence with said Drive, S. 44-0 W. 180 feet to an iron pin at the joint front corner of Lots 35 and 36; thence with the line of Lot 35, S. 46-0 E. 215.1 feet to an iron pin; thence N. 40-44 E. 180.4 feet to an iron pin at the joint rear corner of Lots 37 and 38; thence with the line of Lot 38, N. 46-0 W. 204.9 feet to the beginning corner.

This being the same property conveyed to Charles L. Reid and Karen K. Reid by deed of Anthony G. Rozakos and Valeria H. Rozakos recorded October 8, 1976 in Deed Book 1044 at Page 320 in the R.M.C. Office for Greenville County, South Carolina. Karen K. Reid conveyed her one-half interest in the property to Charles L. Reid by deed dated May 11, 1978 and recorded in the R.M.C. Office for Greenville County, South Carolina, on May 15, 1978 in Deed Volume 1079 at Page 208.

This mortgage is second and junior in lien to that mortgage given in favor of Fidelity Federal Savings and Loan Association in the original amount of \$35,950.00 recorded in the R.M.C. Office for Greenville County, South Carolina, on October 8, 1976 in Mortgages Book 1380 at Page 68.

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 syarrant 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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