WITNESSETH THAT, WHEREAS, Mortgagor is indebted to Mortgagee for money loaned for which Mortgagor has executed and delivered to Mortgagee a Note of even date herewith in the principal sum of

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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:

Twenty Five Thousand and No/100----- (\$ 25,000.00

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

December 1,

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 <a href="Mailto:County">Greenville</a>— County, South Carolina:

All that piece, parcel or lot of land situate, lying and being in the State of South Carolina, County of Greenville, being on the southeastern side of Byrd Boulevard and being known and designated as Lot 145 on plat of Traxler Park recorded in the R.M.C. Office for Greenville County in Plat Book E, Pages 114 and 115 and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at a pin on the southeastern side of Byrd Boulevard at the joint front corner of Lots 145 and 146 and running thence with the southeastern side of Byrd Boulevard S. 64-41 E., 70.2 feet to a pin; thence S. 29-32 W., 305 feet to a pin at corner of Lot No. 117; thence with the line of Lot No. 117 N. 60-28 W., 70 feet to a pin at the corner of Lot No. 146; thence with Lot No. 146 N. 29-32 E., 300 feet to the point of beginning.

This is the same property conveyed to the mortgagor by deed of Stokes Ramsaur and Ned Ramsaur recorded in the R.M.C. Office for Greenville County on February 15, 1963, in Deed Book 716, Page 425.

This mortgage is junior in lien to that certain mortgage executed in favor of Fidelity Federal Savings and Loan Association (now American Federal Savings and Loan Association) in the original amount of \$36,000.00 recorded in the R.M.C. Office for Greenville County on June 6, 1975, in R. E. Mortgage Book 1330, Page 753.

\_\_\_), the final payment of which

\_, together with interest thereon as

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. Mortgator shall make timely payments of principal and interest on the above mentioned Note and any Note(s) secured by lien(s) having priority over Mortgagee's within described lien in the amounts, in the manner and at the places set forth therein. This mortgage secures payment of said Mortgagee's 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.

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