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thence S. 65-12 E. 328.9 feet to an iron pin; thence S. 22-43 W. 170 feet to an iron pin; thence N. 65-12 W. 328.9 feet to the point of beginning.

This being the identical property conveyed to the mortgagor by deed of Sarah 1. Hindman, to be recorded of even date herewith.

Together with all and singular rights, members, hereditaments, and appurtenances to the same belonging in any way incident or appertaining, and all of the rents, issues, and profits which may arise or be had therefrom, and including all heating, plumbing, and lighting fixtures now or hereafter attached, connected, or fitted thereto in any manner; it being the intention of the parties hereto that all such fixtures and equipment, other than the usual household furniture, be considered a part of the real estate.

TO HAVE AND TO HOLD, all and singular the said premises unto the Mortgagee, its heirs, successors and assigns, forever.

The Mortgagor further covenants and agrees as follows:

- 1. That this mortgage is a subordinate and junior lien upon the above described property to that mortgage given to Jim Walter Homes, Inc. by Sarah M. Hindman, recorded in the RMC Office for Greenville County in Mortgage Book 1336 at page 83 on April 2, 1975, in the original amount of \$14,364.00 and to that mortgage given to Barclays American Credit, Inc., by Sarah M. Hindman, recorded in the RMC Office for Greenville County in Mortgage Book 1480 at page 501 on September 13, 1979, in the original amount of \$8,400.00
- 2. Mortgagee must keep current all mortgage payments to Jim Walter Homes, Inc. and to Barclays American Credit, Inc.
- 3. Said mortgages to Jim Walter Homes, Inc. and to Barclays American Credit, Inc., as above outlined, must be paid off upon the paying off of this mortgage.
- 4. Mortgagor shall have the right to prepay and/or to pay off this mortgage at any time, without penalty.
- 5. Should either the mortgage to Jim Walter Homes, Inc. or the mortgage to Barclays American Credit, Inc., be called in for payment due to the execution of this mortgage, mortgagee is solely responsible for such payment.
- 6. Should it become necessary to refinance either the existing mortgage to Jim Walter Homes, Inc. and/or Barclays American Credit, Inc., mortgagee agrees to cooperate in executing the appropriate documents including the execution of a mortgage of first priority over the fee simple interest in the property. Existing payments on this mortgage would then be adjusted to reflect the refinancing of the said mortgage.
- 7. Should mortgagor for any reason be forced to make additional principal payments on this mortgage, monthly payments on this mortgage will be adjusted downward to reflect such principal payments.