ALL that certain piece, parcel or lot of land, with the improvements thereon, situate, lying and being in the County of Greenville, State of South Carolina, being known as Lot 201 on a plat of PINEFOREST and recorded in the RMC office for Greenville County, South Carolina, in Plat Book "QQ" at Pages 106 and 106 and a resent survey entitled "Property of R. Bruce McCarrell and Civila W. McCarrell" prepared by Carolina Surveying Company, dated December 2, 1970, and being more particularly described as follows:

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:

BEGINNING at a point on the southwestern side of Ashwood Drive, at the joint front corner of Lots 202 and 201 and running thence S 28-07 W 115 feet to an iron pin; running thence N 68-56 W 121 feet to an iron pin; thence N 28-07 E 129.9 feet to an iron pin on Ashwood Drive; thence S 61-53 E 120 feet to the beginning point.

This is the same property conveyed to the Mortgagors by deed of R. B. McCarrell and Civila McCarrell recorded in the Office of the RMC for Greenville County in Deed Book 1074 at Page 410, dated February 28, 1978.

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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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