200x1586 FAGE 699 MORTGAGE - INDIVIDUAL FORMO, 22 3 55 PH 182 , P.A., GREENVILLE, S. C. STATE OF SOUTH CAROLINA RONNIE STATE OF SOUTH CAROLINA RONNIE STATE OF SOUTH CAROLINA RONNIE STATE OF SOUTH CAROLINA ROLLINA R MORTGAGE OF REAL ESTATE COUNTY OF GREENVILLE TO ALL WHOM THESE PRESENTS MAY CONCERN: LAVERNE JOHNSON and JANE P. JOHNSON WHEREAS.

JERRY W. KINGREY thereinafter referred to as Mortgagor) is well and truly indebted unto

(hereinaster referred to as Mortgagee) as evidenced by the Mortgagor's promissory note of even date herewith, the terms of which are incorporated herein by reference, in the sum of Four Thousand Five Hundred and no/100ths ----4,500.00 due and payable Dollars (\$

as set forth in said note,

with interest thereon from date at the rate of 12

at maturity. per centum per annum, to be paid:

WHEREAS, the Mortgagor may bereafter become indebted to the said Mortgagee for such further sums as may be advanced to or for the Mortgagor's account for taxes, insurance premiums, public assessments, repairs, or for any other purposes:

NOW, KNOW ALL MEN, That the Mortgagor, in consideration of the aforesaid debt, and in order to secure the payment thereof, and of any other and further sums for which the Mortgagor may be indebted to the Mortgagee at any time for advances made to or for his account by the Mortgagee, and also in consideration of the further sum of Three Dollars (\$3.00) to the Mortgagor in hand well and truly paid by the Mortgagee at and before the sealing and delivery of these presents, the receipt whereof is bereby acknowledged, has granted, bargained, sold and released, and by these presents does grant, bargain, sell and release unto the Mortgagee, its successors and assigns:

ALL that piece, parcel or lot land, with all buildings and improvements, situate, lying and being in the Town of Simpsonville, County of Greenville, State of South Carolina, on the southeastern side of Rainwood Drive, and being known and designated as Lot No. 285 on plat of SHEET ONE, SECTION FIVE, POINSETTIA SUBDIVISION, recorded in the RMC Office for Greenville County, South Carolina, in Plat Book 4-R, page 87, reference to which plat is hereby craved for the metes and bounds thereof.

The above property is the conveyed to the Mortgagors by deed of Jerry W. Kingrey and Kathy W. Kingrey to be recorded simultaneously herewith.

The within mortgage is junior in lien to a first mortgage to Charter Mortgage Company recorded in Mortgage Book 1507, page 876, on July 16, 1980 in the original sum of \$46,500.00.

MORTGAGEE'S ADDRESS:

4001 Pechanica, apt. 278 Elear, E.C. 29601

N022 Together with all and singular rights, members, herditaments, and apportenances to the same belonging in any way incident or appertaining, and of all the rents, tisues, 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 firtures and equipment, other than the umal household furniture, be considered a part of the real estate.

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

The Mortgagor covenants that it is lawfully seized of the premises hereinabove described in fee simple absolute, that it has good right and is lawfully authorized to sell, convey or encumber the same, and that the premises are free and clear of all liens and encumbrances except as provided herein. The Mortgagor further covenants to warrant and forever defend all and singular the said premises unto the Mortgagos forever, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.

The Mortgagor further covenants and agrees as follows:

4 (1) That this mortgage shall secure the Mortgagee for such further sums as may be advanced hereafter, at the option of the Mortgagee, for payment of taxes, insurance premiums, public assessments, repairs or other purposes pursuant to the covenants herein. This mortgage shall also give the Mortgagee for any further loans, advances, readvances or credits that may be made hereafter to the Mortgagor by the Mortgagee so as the total indebtedness thus secured does not exceed the original amount shown on the face hereof. All sums so advanced shall bear interest the same rate as the mortgage debt and shall be payable on demand of the Mortgagee unless otherwise provided in writing.