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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 Greenville County, South Carolina:

ALL that certain piece, parcel or lot of land with all improvements thereon or hereafter made, situate, lying and being in the Town of Mauldin, County of Greenville, known as Lot 42 on plat of addition to Knollwood Heights recorded in the RMC Office for Greenville County in Plat Book PPP at Page 6 and having the following metes and bounds:

BEGINNING at a point on the northeastern edge of Braddock Drive at the joint front corner of lots nos. 41 and 42 and running thence along the line of lot 41 N. 72-50 E. for a distance of 165 feet to a point; thence along the line of lot 45 S. 17-10 E. for a distance of 110 feet to a point; thence along the line of lot 43, S. 72-50 W. for a distance of 160 feet to a point on the northeastern edge of Braddock Drive; thence along the northeastern edge of Braddock Drive, N. 17-10 W. for a distance of 110 feet to the point of beginning.

This is the same property conveyed to the mortgagors herein by deed of James R. Matthews and Lorraine N. Matthews recorded in the RMC Office for Greenville County in Deed Volume 976 at Page 339 on June 8, 1973.

This mortgage is second and junior in lien to that mortgage given in favor of Laurens Federal Savings and Loan Association in the original amount of \$40,000.00 recorded in the RMC Office for Greenville County in Mortgage Book 1385 at Page 299 on December 15, 1976.

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Mortgage by the conveyance of the premises hereinafter described:

Together with all and singular the rights, members, hereditaments and appurtenances to said premises belonging or in anywise incident or appertaining. Including buy 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 heater (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. Mortgagor shall make timely payments of principal and interest on the above-mentioned Note and all payments required by any note(s) secured by lien(s) having priority over Mortgagee's within described lien or by any prior mortgage(s) in the amounts, in the manner and at the places set forth therein. This Mortgage secures payment of said Note according to its terms, which are incorporated herein by reference.
- 2. TAXES. Mortgagor will pay all taxes, assessments, water and sewer charges, and other governmental or municipal charges, fines, or impositions, for which provision has not been made hereinbefore, and will promptly deliver the official receipts thereof to the Mortgagee upon demand; and in default thereof the Mortgagee may pay the same and add the amount of such payment(s) to the principal indebtedness due Mortgagee, and the same shall be repaid by Mortgagor with interest at the then prevailing note rate upon demand.

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