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:

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 <u>Greenville</u> County, South Carolina:

ALL that piece, parcel or lot of land, situate, lying and being in the State of South Carolina, County of Greenville, and being known and designated at Lot No. 30 on a plat of Lakeview Terrace, Section 2, recorded in Plat Book 4-F, Page 24 and on plat prepared for C. Vernon Johnson and Phonda P. Johnson by J. L. Montgomery, III, RLS, dated July 8, 1976, recorded in Plat Book 511, Page 88, and having, according to said plat, the following metes and bounds, to-wit: BEGINNING at an iron pin on the easterly edge of Roebuck Street, joint front corner of Lots 29 and 30, and running thence with

the edge of said Roebuck Street No. 0-30 W., 127. 9 feet to an iron pin; thence N. 44-30 E., 35.4 feet to an iron pin on the southerly edge of Lakeview Drive; thence along the edge of said Lakeview Drive, N. 84. E., 105 feet to an iron pin; thence S. 9-21 E., 165 feet to an iron pin; thence S. 89-30 W., 155 feet to the point of beginning. This being the same property conveyed to the Mortgagors herein by deed of Carroll E. and Sandra K. Waddell July 9, 1976, recorded July 12, 1976 in Deed Volume 1039 at page 465.

This Mortgage is second and junior in lien to that certain Note and Mortgage given to North Carolina National Bank in the original amount of \$23,500.00, recorded July 12, 1976 in Mortgage Book 1372 at page 525.

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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 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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