MORTGAGE - INDIVIDUAL FORM

GREENVILLE, S. C. 1651 PAGE 61

STATE OF SOUTH CAROLINA

COUNTY OF GREENVILLE

FILED
GREENVILLE CO. S.C.

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DONNIE S. TANKERSLEY
R.M.C.

MORTGAGE OF REAL ESTATE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, Christine C. Simmons

(hereinafter referred to as Mortgagor) is well and truly indebted unto William S. Owings and Vickie L. Owings

(hereinafter 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 Six Thousand Six Hundred Forty and No/100---------- Dollars ($ 6,640.00) due and payable

according to terms of promissory note executed of even date herewith

WHEREAS, the Mortgagor may hereafter 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 hereby 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 of land, with all buildings and improvements, situate, lying and being in the Town of Mauldin, County of Greenville, State of South Carolina, being known and designated as Lot No. 25 on a plat of SECTIONS I and II of PARKWOOD, which plat is recorded in the RMC Office for Greenville County, S. C. in Plat Book 4-R, page 42, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the easterly side of Elkwood Street, joint front corner of Lots Nos. 24 and 25 and running thence, N. 87-57 E. 219.5 feet to an iron pin; thence N. 14-18 E. 88.5 feet to an iron pin; thence S. 87-57 W. 244.5 feet to an iron pin on Elkwood Street, joint front corner of Lots Nos. 25 and 26; thence along Elkwood Street, S. 3-10 E. 11 feet to a point; thence continuing along Elkwood Street, S. 2-03 E. 74 feet to an iron pin, the point of beginning.

The within mortgage is secondary or junior in lien to a first mortgage covering the above described property held by Bankers Mortgage Corporation, appearing of record in Mortgage Book 1279, page 705, recorded on June 6, 1973 in the original sum of $19,900.00.

The above described property is the same conveyed to the Mortgagor herein by deed of James Douglas Sprague, dated October 27, 1983, recorded in the RMC Office for Greenville County, S. C. in Deed Book 1199, page 364 on October 27, 1984.

STATE OF SOUTH CAROLINA
SOUTH CAROLINA TAX COMMISSION
DOCUMENTARY STAMP TAX
MAR 1984
02.68

Together with all and singular rights, members, hereditaments, and appurtenances to the same belonging in any way incident or appertaining, and of all 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 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 Mortgagee 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:

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