

MORTGAGE OF REAL ESTATE

STATE OF SOUTH CAROLINA }
COUNTY OF GREENVILLE }

MORTGAGE OF REAL ESTATE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, Richard Aaron Kay and Denise K. Kay

(hereinafter referred to as Mortgagor) is well and truly indebted unto G.H.S. Employees Federal Credit Union
701 Grove Road
Greenville, South Carolina

(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 Fifteen Thousand and No/100

Dollars (\$ 15,000.00) due and payable

AS STATED IN NOTE.

with interest thereon from at the rate of per centum per annum, to be paid:

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:

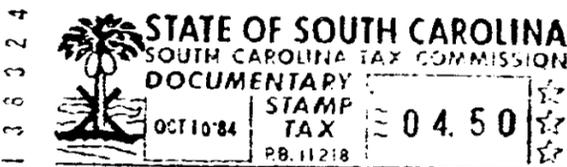
NOW, KNOW ALL MEN, That the Mortgagor, in consideration of the aforesaid debt, and in order to secure the payment thereof, and of any other and further sums for which the Mortgagor may be indebted to the Mortgagee at any time for advances made to or for his account by the Mortgagee, and also in consideration 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, the Mortgagee's heirs, successors and assigns:

"ALL that certain piece, parcel or lot of land, with all improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, being on the Southern side of Rockvale Drive in Gantt Township, being shown and designated as Lot No. 91, and a major portion of Lot No. 90, on a plat of Section I, of Rockvale, made by J. Mac Richardson, dated October 1958, and recorded in the RMC Office for Greenville County, S. C. in Plat Book QQ at Page 108, and being shown on a more recent plat of the property of Clyde Raymond Taylor, made by Campbell & Clarkson Surveyors, dated October 10, 1968, recorded in the RMC Office for Greenville County, S. C. in Plat Book ZZZ at Page 13, and also, being shown on plat entitled property of Richard Aaron Kay and Denise K. Kay, made by Freeland & Associates, dated May 22, 1978 and recorded in the RMC Office for Greenville County in Plat Book 6 0 at Page 55 recorded on May 29, 1978, reference to which plat is hereby made for a more complete description thereof.

This being the same property acquired by the Mortgagors by deed of Clyde Raymond Taylor dated May 26, 1978 and recorded in the RMC Office for Greenville County in Deed Book 1080 at Page 72 on May 30, 1978.

This is a second mortgage.

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

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