FILED GREENVILLE: CO. S. C.

STATE OF SOUTH CAROLINA

(SEP 22 | 11 05 FH 175

MORTGAGE OF REAL ESTATE COUNTY OF GREENVILLE SOURCES STARKERSLEY TO ALL WHOM THESE PRESENTS MAY CONCERN:

:5:

50 FACE 741

DANIEL E. HAYES and ALICE J. HAYES WHFREAS,

(hereinafter referred to as Mortgagor) is well and truly indebted unto C N MORTGAGES, INC.

(bereinafter referred to as Mortgagee) as evidenced by the Mortgagor's promissory note of even date herewith, the terms of which are in-Six Thousand One Hundred Twenty and no/100-----Tollars (\$ 6120.00

> Volume 1283 at Page 10. hmast

Together with all and singular rights, members, hereditaments, and appertunents to the same belonging in any way incident or appertuning, 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 raid premises unto the Mortgagee, its heirs, successors and assigns, forever.

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

The Mortgagor further covenants and agrees as follows:

e Ke (1) That this mortgage shall secure the Mortgagee for such further sums as may be advanced hereafter, at the option of the Klortgain gee, for the payment of three, 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 credit that may be made hereafter to the Mortgager's by the Mortgagee so long as the total indebtness thus secured does not excred 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 and another the mortgage.

advanced shall bear interest at the same rate as the mortgage occur and make be payment.

(2) That it will keep the improvements now existing or hereafter exceted on the mortgaged property insured as may be required from 1 time to time by the Mortgage against loss by five and any other hazards specified by Mortgages, is an amount not less than the mortgage debt, or in such amounts as may be required by the Mortgages, and in companies acceptable to it, and that all such policies and renewals a thereof shall be held by the Mortgages, and have attached thereto loss payable clauses in favor of, and in form acceptable to the Mortgages, and that it will pay all premiums therefor when due; and that it does hereby assign to the Mortgages the proceeds of any policy insuring the L mortgaged premises and does hereby suffering each insurance company concerned to make payment for a loss directly to the Mortgages, to 12 the extent of the balance owing on the Mortgage debt, whether due or not.

(3) That it will keep all improvements now custing or hereafter erected in good repair, and, in the case of a construction kean, that it

(3) That it will keep all improvements now existing or hereafter erected in good repair, and, in the case of a construction lean, that it will continue construction until completion without interruption, and should it fail to do so, the Mortgageo may, at its option, enter upon said premises, make whatever repairs are necessary, including the completion of any construction work underway, and charge the expenses for such repairs or the completion of such construction to the mortgage debt.