8.28 57 ME 354 1201 1342 Hat 132 MORTGAGE OF REAL ESTATE STATE OF SOUTH CAROLLY COUNTY OF Greenville

TO ALL WHOM THESE PRESENTS MAY CONCERN: THIS MORTGAGE SECURES FUTURE ADVANCES - MAXIMUM OUTSTANDING \$100,000). WHIRFAS. Edna B. Morrah (hereirafter referred to as Mortgagor) is well and truly indebted unto \_\_\_\_\_\_ NCC Financial Services , its successors and assigns forever thereinafter 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 ..... NIEC Thousand Dollars & No/100 ----- Dollars (\$ 9,000.00 in monthly installments of \$ 150.00 , the first installment becoming due and payable on the 20th day of July and a like installment becoming due and payable on the same day of each successive month thereafter until the entire indebtedness has been paid, with interest

thereos from maturity at the rate of sesen per centum per annum, to be paid on demand. mering the identical property conveyed to the Crantor herein by deed of Griffie D. Sullivan, et al, recorded in Deed Book 287, at page 207, said R.M.C. Office, the Grantor having heretofore conveyed an undivided one-half interest to the Grantee by deed recorded in Deed Book 398, at page 337, said R.M.C. Office. co



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 bousehold familiare, be considered a part of the real estate.

TO HAVE AND TO HOLD, all and singular the said premises unto the Nortgagee, its beirs, processors and assigns, forever.

The Mortgagor coverants that it is harfully seized of the premises bereimbove described in fee simple absolute, that it has good right and is harfully authorized eso sell, convey or encumber the same, and that the premises are free and clear of all bems and encumbrances except as herein specifically stated otherwise as follows:

This is a second mortgage, second only to the first mortgage held by First Federal Savings and Loan Association.

က The Mortgagor further covenants to warrant and forever defend all and singular the said premises unto the Mortgagoe forever, from and against the Mortgagoe forever, from an against the Mortgagoe forever, from an against the Mortgagoe forever, from a fine forever fore

The Mortgagor further coverants and agrees as follows:

- (1) That this mortgage shall secure the Mortgagee for such further sams as may be advanced bereafter, at the option of the Mortgagee, for the payment of taxes, incurance 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 Mortgagee by the Mortgagee so long as the total included thus sourced does not exceed the original amount shown on the face hereof. All sams 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.
- (2) That it will keep the improvements now existing or hereafter erected on the mortgaged property insured as may be required from time to time by the Mortgagee against loss by fire and any other hazards specified by Mortgagee, in an amount not less than the mortgage doct, or in such amounts as may be required. By the Mortgagee, and in companies acceptable to it, and that all such policies and receased thereof shall be held by the Mortgagee, and that at each distribution of the Mortgagee, and that it does hereby assign to the Companies in favor of, and in form acceptable to the Mortgagee, and that it will pay all premiums therefor when due, and that it does hereby assign to the Companies in favor of, and in form acceptable to the Mortgagee and that it will pay all premiums therefor when due, and that it does hereby assign to the Companies of any policy insuring the mortgaged premities and does hereby authorize each insurance company concerned to make payment for a loss Office the Mortgagee, to the extent of the balance owing on the Mortgagee dobt, whether due or not.
- (3) That it will keep all improvements now existing or hereafter erected in good repair, and, in the case of a construction loan, that it will continue construction until completion without interruption, and should it fail to do so, the Mortgagee may, at its option, enter upon said premises, make whatever repairs are recessary, including the completion of any construction work underway, and charge the expenses for such repairs or the completion of such construction to the mortgage data. mertgaget debt.
- (4) That it will pay, when due, all taxes, pubbe assessments, and other governmental or municipal charges, fines or other impositions against the mortgaged premises. That it will comply with all governmental and municipal laws and regulations affecting the mortgaged premises.
- (5) That it hereby assigns all rents, issues and profits of the mortgaged premises from and after any default hereunder, and agrees that, should legal proceedings be instituted personnt to this instrument, any radge having jurisdiction may, at Chambers or otherwise, appoint a receiver of the mortgaged premises, with full authority to take possession of the mortgaged gremises and collect the tents, issues and profits, including a reasonable rental to be fixed by the Court in the event said premises are occupied by the mortgager and after deducting all charges and expenses attending such proceeding and the execution of its trust as receiver, shall apply the residue of the rents, the issues and profits toward the payment of the debt secured hereby.

L-1651-S.C. Rev. 1/74

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