WILLIAM D. RICHARDSON, AUTOMORY ALLAW, GREENVILLE COUNTY OF GREENVILLE

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R.H.C. S. T.N.K. C.R.S.L. S.L. WHOM THESE PRESENTS MAY CONCERN:

TO ALL WHOM THESE PRESENTS MAY CONCERN:

SIN J. On VILL S. C. 2168;

WHEREAS, Karla Shaver Tumblin

thereinafter referred to as Mortgagor) is well and truly indebted unto Bankers Trust

thereinafter referred to as Mortgagee) as evidenced by the Mortgager's promissory note of even date herewith, the terms of which are incorporated herein by reference, in the sum of Five Thousand Six Hundred Twenty-five and No/100 Dollars (\$ 5,625.00 ) due and payable

BEGINNING at the north corner of lot No. 2 and running thence along Lilly Street N. 19-45 W. 175 ft. to iron pin at intersection of Lilly Street and Perry Street; thence along said street, S. 70-15 W. 60 ft. to iron pin; thence Street; thence along said street, S. 70-15 W. 60 ft. to iron pin; thence Street; the said street, S. 70-15 W. 60 ft. to iron pin; thence S. 19-45 E. 175 ft. to iron pin on back corner of lot No. 2; thence along line of lot No. 2, N. 70-15 E. 60 ft. to the beginning corner.

This being the same property conveyed to the mortgagor herein by deed of Nellie M. Green, dated November 23, 1977, and being recorded in the R.M.C. Office for Greenville County, S. C. in Deed Book 1069 at Page 49 on November 25, 1977.

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Together with all and singular rights, members, herditaments, and appurtenances to the same belonging in any way incident or appertaining, and Nof all the rents, imner, and profits which may arise or be had therefrom, and including all heating, plumbing, and lighting fixtures now or hereafter. Dattached, connected, or fitted thereto in any manner; it being the intention of the parties hereto that all such fixtures and equipment, other than the Countries have 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 Oblawfully authorized to sell, convey or encumber the same, and that the premises are free and clear of all hers and encumbrances except as provided Observin. 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 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 loars, 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.

(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 debt, or the such amounts as may be required by the Mortgagee, and in companies acceptable to it, and that all such policies and renewals thereof shall be Okeld by the Mortgagee, and have attached thereto loss payable clauses in favor of, and in form acceptable to the Mortgagee, and that it will pay Oll premisums therefor when due; and that it does hereby assign to the Mortgagee the proceeds of any policy insuring the mortgaged premises and does hereby authorize each insurance company concerned to make payment for a loss directly to the Mortgagee, to the extent of the belance owing on the Mortgage debt, whether due or not.

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