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C. TIMOTHY SULLIVAN, P.A., ATTORNEY AT LAW, GREENALE, SOUTH CAROUNA 2002

BOOK 1541 PAGE 250

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

MORTGAGE OF REAL ESTATE

GREENS FOR TO ALL WHOM THESE PRESENTS MAY CONCERN: CO. S. C.

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WHEREAS.

Rebecca R. Jones ANNERSLEY R.M.C hereinafter referred to as Mortgagor) is well and truly indebted unto Dee Smith Co., Inc. and Post Office Box 6251, Greenville, S. C. 29606 William E. Smith

thereinafter referred to as Mortgagne) as evidenced by the Mortgagne's promissory note of even date herewith, the terms of which are incorporated herein by reference, in the sum of

Six Thousand Five Hundred Fifty and No/100-\$50.00 per month, commencing April 1, 1981, payments to be applied first to interest, balance to principal, with all payments of principal and interest due to be paid in full one (1) year from date: ., -----Company, Inc. by deed recorded in the R.M.C. Office for Greenville County, South Carolina,

on January 4, 1978, in Deed Book 1071, at page 313. Allen B. Jones conveyed his interest pin said property to Rebecca R. Jones by deed recorded in the R.MC. Office for Greenville County, South Carolina, in Deed Book 1131 at page 836 on the 25 day of NUG,

This is a second mortgage, being junior in lien to that certain mortgage in favor of Wirst Federal Savings and Loan Association recorded in the RMC Office for Greenville County, South Carolina, in Mortgage Book 1413 at page 529, dated October 17, 1977? PAID AND SATISFIED IN FULL

this 22nd day of April, 1983.

with all and singular rights, steephers, herditaments, and appurtenances to the same belonging in any way incident or appertaining, and s, and profits which may arise or be had therefrom, and including all heating, plumbing, and lighting fixtures now or hereaftee d, or fitted thereto in any manner; it being the intention of the parties hereto that all such firtures entirepresents, other than the hold furniture, he considered a part of the seal estate.

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The Mortgagor covenants that it is lawfully seized of the premiess hereinabove described in fee simple absolute, that it has good right and to lawfully authorized to sell, convey or excumber the same, and that the premiers are free and clear of all liens and encumbrances except as providences. The Martenan further and encumbrances except as providences. cia. The Mortgagor further covenants to warrant and forever defend all and singular the said premises unto the Mortgagoe 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 bereafter, 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 Mortgageor by the Mortgagee so ledly 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 in 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 held 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 all premisers 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 balance owing on the Mortgage debt, whether does or not the Mortgage debt, whether doe or not.