HORTON, DRAWDY, HAGILIS, WARD & JOHNSON, P.A. 307 PETTIGRUST., GREENVILLE, S.C. 29603 STATE OF SOUTH CAROLINA 137 PH '8 MORTGAGE OF REAL ESTATE TO ALL WHOM THESE PRESENTS MAY CONCERN:

Reggie Gaither London and Jamie T. London WHEREAS,

(hereinaster referred to as Mortgagor) is well and truly indebted unto Southern Bank & Trust Company

(hereinaster 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 One Hundred Thousand and No/100----\_\_\_\_\_Dollars (\$ 100,000.00) due and payable

March 26, 19/4, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the Northerly side of Fairford Circle at joint front corner of Lots 96 and 97, and running thence along said joint line, N. 39-31 W. 197.6 feet to an iron pin; thence N. 62-11 W. 6.75 feet to an iron pin at the joint rear corner of Lots 95 and 96; thence S. 6-45 W. 175.6 feet along the joint line of the said lots to an iron pin on Fairford Circle; thence along Fairford Circle, S. 83-15 E. 89.3 feet to an iron pin; thence further along said Circle, N. 72-03 E. 46.4 feet to an iron ping thence further along said Circle, N. 72-03 E. 46.4 feet to an iron ping thence further along the said Circle, N. 72-03 E. 46.4 feet to an iron ping thence further along the said Circle, N. 72-03 E. 46.4 feet to an iron ping thence further along the said Circle, N. 72-03 E. 46.4 feet to an iron ping thence further along the said Circle, N. 72-03 E. 46.4 feet to an iron ping thence further along the said Circle, N. 72-03 E. 46.4 feet to an iron ping thence further along the said Circle, N. 72-03 E. 46.4 feet to an iron ping thence further along the said Circle further along the sai ther along said Circle, N. 51-56 E. 24.3 feet to an iron pin, at the point of beginning.

This is the same property conveyed to the Mortgagors herein by deed of Ratterree-James Insurance Agency dated December 22, 1975, and recorded in 6the RMC Office for Greenville County, S. C. in Deed Book 1025 at Page 2 On December 22, 1975. 28368

Together with all and singular rights, members, herditaments, and appuraturates to the same belonging in any why incident of appertaining, and of all the rents, issues, and profits which may arise or be held defrom, and including all heating plymbrid and lighting a fixtures now or hereafter attached, connected, or fitted thereto in any marter, it being the intention of the partiel he are at all such fixtures. Sand equipment, other than the usual bousehold furniture, be considered a pair of the real estage.

TO HAVE AND TO HOLD, all and singular the same premises unto the Mortgagee, its horse successes and assigns, forever.

The Mortgagor covenants that it is lawfully secred of the profites hereinabove described infection places and encumbrances except as provided herein. The Mortgagor further twentages to warrant and forever, from and against the Mortgagor and all persons who may be the first all and singular the said premises unto the Mortgagee.

The Mortgagor further covenants and agrees as follows:

(1) That this mortgage shall secure the Mortgage of such farther 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 loans, advances, readvances or credits that may be made hereafter to the Mortgager 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

(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 C 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 C 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 premiums 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 due or not.