BOOK 87 PAGE 719 JAMES R. MANN, Attorney at Law, Greenville, S. C. 29601 VOL 1649 PAGE 783 STATE OF SOUTH CAROLINA MORTGAGE OF REAL ESTATE CRESNVILLE CO. S.C. TO ALL WHOM THESE PRESENTS MAY CONCERN: COUNTY OF GREENVILLE Brenda AH.CBOWELEY WHEREAS, Poinsett Home Builders, Inc. (hereinafter referred to as Mortgagor) is well and truly indebted unto 812 E. North Street, Greenville, S. C. 29601

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

One Thousand Four Hundred Forty-four and No/100 Dollars (\$ 1,444.00 } due and payable as provided in Promissory Note executed simultaneously herewith,

TO OF OCHETA SCLEGE at the corner or property now or formerly of B. B. Smith, which corner is 100 feet east of the southeasterly corner of the intersection of Gentry Street and Pendleton Road, and running thence with the south side of Gentry Street, N. 34-53 E. 90 feet to an iron pin at the joint front corner of Lots 25 and 26; thence with the common line of said lots S. 55-30 150 feet to an iron pin; thence a new. line across the rear portion of Lot 26, S. 34-53 W. 86 feet to an iron ping in the line of property now or formerly of B. B. Smith; thence with said line N. 57-01 W. 150 feet to the point of beginning.

The above described property is the same conveyed to the Mortgagor herein by the Mortgagee herein by deed of even date herewith, to be recorded. 13821

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with all and singular rights, members, berdstaments, and appurienances 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 litted thereto in any manner; it being the intention of the parties hereto that all such fixtures and equipment, other than the usual household furniture, be considered a part of the real estate. Concelled

TO HAVE AND TO HOLD, all and singular the said premises unto the Mortgagee, its heirs, successors and assigns, foreyer.

The Mortgagor covenants that it is lawfully seized of the premises hereinabove described in fee simple absolute, that it has good right and is lawfully authorized to sell, convey or encumber the same, and that the premises are free and clear of all liens and encumbrances except as provided berein. 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 (1) That this mortgage shall secure the Mortgagee for such further sums as may be advanced hereafter, at the operation in Stongages, so 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 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 beld 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 assign to the Mortgagee the proceeds of any policy insuring the mortgaged premises and does bereby authorize each insurance company concerned to make paying the loss directly treshed fortgages of the extent of the balance company concerned to make paying the loss directly treshed for the palance company concerned to make paying the loss directly treshed for the cartest of the balance company concerned to make paying the loss directly treshed for the cartest of the balance company concerned to make paying the loss directly treshed from the balance company concerned to make paying the loss directly treshed from the balance company concerned to make paying the loss directly treshed from the balance company concerned to make paying the loss directly treshed from the balance company concerned to make paying the loss directly treshed from the balance company concerned to make paying the loss directly treshed from the balance company concerned to make paying the loss directly treshed from the balance company concerned to make paying the loss directly treshed from the balance company concerned to make paying the loss directly treshed from the balance company concerned to make paying the loss directly treshed from the balance company concerned to make paying the loss directly treshed from the balance company concerned to the balance concerned to the balance concerne the Mortgage debt, whether due or not.