LAW OFFICES OF W. WALTER WILKING, GREENVILLE,

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

MORTGAGE OF REAL ESTATE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

R. H. C.

WHEREAS, I, Willie B. Atkins, of Greenville, South Carolina

(hereinafter referred to as Mortgagor) is well and truly indebted unto Evelyn H. Wilkins

(hereinafter referred to as Marigages) as evidenced by the Marigagar's promissory note of even date herewith, the terms of which are incorporated herein by reference, in the sum of Three Thousand Seven Hundred Nine and 74/100

Dollars (\$ 3,709.74) due and payable

Sixty and no/100 (\$60.00) Dollars on January 2, 1970 and a like amount on the second day of each and every month thereafter until the entire principal sum is paid

with interest thereon from date at the rate of eight (8%) per centum per annum, payable monthly, all interest not paid when due to bear interest at the same rate as principal.

WHEREAS, the Mortgagor may hereafter become indebted to the said Mortgagee for such further sums as may be advanced to or for the Mortgagor's account for taxes, insurance premiums, public assessments, repairs, or for any other purposes:

NOW, KNOW ALL MEN, That the Mortgagor, in consideration of the aforesaid debt, and in order to secure the payment thereof, and of any other further sums for which the Mortgagor may be indebted to the Mortgagoe and ray lime for advances made to or for his account by the Mortgagoe, and also in consideration of the further sum of Three Dollars (\$3.00) to the Mortgagor in hand well and truly paid by the Mortgagoe at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, has granted, bargained, sold and released, and by these presents does grant, bargain, sell and release unto the Mortgagoe, its successors and assigns:

"All that certain piece, parcel or lot of land with all improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, and better known as Lot No. 12 fronting on Cook Street as designated on a plat of Nicholtown No. 1 in the City of Greenville, originally surveyed by C. M. Furman, Jr. in 1922, said plat being recorded in Plat Book F at Page 68, which said plat was revised by W. J. Riddle, Surveyor, in March 1941 and of record in Plat Book M at Page 4 in the RMC Office for Greenville County, to which plat and the record thereof reference is hereby made.

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 household furniture, be considered a part

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

The Mortgagor covenants that it is lawfully selzed 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 singular the said premises unto the Mortgager further covenants to warrant and forever defend all and claiming the said premises unto the Mortgagee forever, from and against the Mortgagor and all persons whomsoever lawfully

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 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 it, and that all such policies and renewals thereof shall be held by the Mortgagee, and in companies acceptable to clouses in favor of, and in form acceptable to the Mortgagee, and have attached thereto loss payable does hereby assign to the Mortgagee to the Mortgagee, and that it will pay all premiums therefor when due; and that it 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.