

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

Mortgage of Real Estate

TO ALL WHOM THESE PRESENTS MAY CONCERN

"THIS IS A PURCHASE MONEY MORTGAGE"

WHEREAS, Charles Alvin Jones

hereinafter referred to as Mortgagor, is well and truly indebted unto Dorothy L. Garrett
hereinafter referred to as Mortgagee, as evidenced by the Mortgage's promissory note of even date herewith, the terms of which are
incorporated herein by reference, in the sum of Twenty-Five Thousand and No/100 (\$25,000.00)-----Dollars,
due and payable: in 240 monthly installments of \$216.96 each, commencing January 1, 1979,
and continuing on the first day of each and every month thereafter, until paid in full,
said payments to be applied first to interest, with balance to principal,-----
with interest thereon from date at the rate of eight and one-half (8½%) to be paid monthly, as amortized.

WHEREAS, the Mortgagor may hereafter become indebted to the said Mortgagee for such further sums as may be advanced to
or for the Mortgagee'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 and further sums for which the Mortgagor may be indebted to the Mortgagee at any time for advances made to or for
his account by the Mortgagee, and also in consideration of the further sum of Three Dollars (\$3.00) to the Mortgagor in hand well
and truly paid by the Mortgagee 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 Mortgagee, its successors
and assigns:

All those certain pieces, parcels, or lots of land in the County of Greenville, State of
South Carolina, on Morgan Street, being shown and designated as Lots Nos. 33 D and 33 E,
on plat of Morgan Hill Addition, recorded in the RMC Office for Greenville County, S. C.,
in Plat Book "A", at Page 69.

The within is the identical property heretofore conveyed to the mortgagor by deed of
mortgage, dated 22 December 1978, to be recorded herewith.

Together with all and singular rights, members, hereditaments, and appurtenances to the same belonging or 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, or any part thereof, 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.

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 seised of the premises hereinafter described as for simple absolute, that it has good
right and is lawfully authorized to sell, convey, or grant under the same, and that the premises are free and clear of all liens and encum-
brances except as provided herein. The Mortgagor further covenants to warrant and forever defend all and singular the said premises
unto the Mortgagee forever, from and against the Mortgagor and all persons, who may ever claim the same or any part thereof.

The Mortgagor further covenants and agrees as follows:

(1) That this mortgage shall secure the Mortgagor for such further sums as may be advanced hereafter, at the option of the Mort-
gagor, for the payment of taxes, insurance premiums, public assessments, repairs, or other purposes pursuant to the covenants herein.
This mortgage shall also secure the Mortgagor for any further loans, advances, reimbursements 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 Mort-
gagor unless otherwise provided in writing.

(2) That it will keep the improvements now existing or hereafter created on the mortgaged property insured as may be required
from time to time by the Mortgagee or such 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 will cause such policies to be renewed and that all such policies
and renewals thereof shall be held by the Mortgagor, and that the Mortgagor will cause the proceeds of such policies to be paid or payable
to the Mortgagee, and that it will pay the cost of such policies, when same are so required, and that it will cause the proceeds of
such policies, when the mortgage premiums are so payable, with any such insurance or proceeds, to be used to make payment for a loss
directly to the Mortgagee, to the extent of the balance owing on the Mortgage debt, whether or not

(3) That it will keep all improvements now existing or hereafter created on such property, and in the case of a construction loan,
that it will continue construction until the completion with all alterations and changes if said to do so, the Mortgagee may, at its option,
charge the expenses for such repairs, alterations, or changes to the mortgagor.

(4) That it will pay when due all taxes, public assessments, and other covenanted taxes or other imposi-
tions against the mortgaged premises. That it will comply with all laws, ordinances and local laws and regulations affecting the mort-
gaged premises.

(5) That it hereby assigns all rents, issues and profits of the mortgaged premises from and after the date hereof, and agrees
that should legal proceedings be instituted pursuant to this instrument, the Mortgagee, by its attorney, may, at its option, or otherwise
appoint a receiver of the mortgaged premises, with full authority to take possession of the mortgaged premises, and to collect the rents,
issues and profits, including a reasonable cost to be fixed by the Court in the event said premises are occupied by the mortgagor and
after deduction of charges and expenses attendant upon such collection and the execution of its trust as receiver, shall apply the residue
of the rents, issues and profits toward the payment of the debt secured hereby.

(6) That if there is a default in any of the terms, conditions or covenants of this mortgage, or of the note secured thereon, at the
option of the Mortgagee, all sums then owing by the Mortgagor to the Mortgagee shall become immediately due and payable, and this
mortgage may be foreclosed. Should any legal proceedings be instituted for the foreclosure of this mortgage, or should all the Mortgagor
become a party of any suit involving this Mortgage or the title to the premises described herein, or should the debt secured hereby or
any part thereof be placed in the hands of any attorney at law for collection, by suit or otherwise, all costs and expenses incurred by
the Mortgagee, and a reasonable attorney's fee, shall thereupon become due and payable immediately on demand, at the option of the
Mortgagee, as a part of the debt secured hereby, and may be recovered and collected hereunder.

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