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HORTON, DRAYIDY, HAGINS, WARD & JOHNSON, PA. 307 PETTIGRUST., GREENVILLE, S.C. 29503 81 MEE 187 MORTGAGE OF REAL ESTATE STATE OF SOUTH CAROLINA TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS,

Gerald L. Barber

Community Bank

(hereinafter referred to as Mortgagor) is well and truly indebted unto

(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 Fifty Thousand and No/100--------- Dollars (\$ 50,000.00) due and payable

according to terms of promissory note executed of even date herewith,
BEGINNING at an iron pin on the eastern side of wittington court at the
joint front corner of Lots Nos. 50 and 51 and running thence, S. 64-00 E.
98.8 feet; thence N. 20-07 E. 197.8 feet; thence N. 64-05 W. 75 feet;
thence S. 61-62 H. 156.7 feet thence S. 41-43 W. 154.7 feet; thence with the eastern side of Whittington Court, the chord of which is S. 33-54 E. 30 feet and S. 5-11 E. 35 feet to the point of beginning.

This is the same property conveyed to the Nortgagon herein by deed of Russell S. Dyer and Jackie E. Dyer dated April 10, 1978, and recorded in the RMC Office for Greenville County, S. C. in Deed Book 1076, at Page 828.

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members, herditaments, and appurtenances to the same belonging in-any way incident or appertaining, and of GUlhersate, itsees, 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 heretothat all sych fixtures and equipment, other than the usual household furniture, be considered a part of the real estate.

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

tE GThe 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 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 whomsoever lawfully claiming the same or any part thereof.

NThe 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 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 morigage debt and shall be payable on demand of the Morigages 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 The 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 e required by the Mortgugee, and in companies acceptable to it, and that all such policies and renewals thereof shall be theld by the Mortgagee, and have attached there to 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 Mortgegee, to the extent of the balance owing on the Mortgage debt, whether due or not.