FILED GREENVILLE CO. S. Greenville, S.C.

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3 42 PH '77 STATE OF SOUTH CAROLINA DONNE S. TANKERSLEY COUNTY OF GREENVILLE

MORTGAGE OF REAL ESTATE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, We, Floyd R. Cummings and Bernice Cummings

thereinafter referred to as Mortgagor) is well and truly indebted unto Brick Homes, Inc.

thereinafter 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 Eleven Thousand Seven Hundred and no/100ths------Dollars (#1,700.00 in monthly installments of Ninety Seven and 87/100ths (\$97.87) Dollars, commencing on the first day of August, 1973, and continuing on the first day of each month thereafter until paid in full, except that the final payment of principal and interest, if not sooner paid, shall be due and payable on the first day of July, 1993. Said payments are to be applied first to the payment of interest on the unpaid principal balance that shall be due from month to month and the balance applied to payment of principal per centum per annum, to be paid: monthly

WHEREAS, the Mortgagor may bereafter 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 and further sums for which the Mortgagor may be indebted to the Mortgagoe 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 that lot of land on the north side of Brookview Drive in Gantt Township, near the City of Greenville, in Greenville County, State of South Carolina, shown as Lot No. 65, Sec. I, on plat of Fresh Meadow Farms, made by Madison H. Woodward, May 21, 1945, and recorded in the R. M. C. Office for Greenville County, South Carolina, in Plat Book "S" at Page 61, and having, according to said plat, the following metes and bounds, to-wit:

BEGINHING at an iron pin on the north side of Brookview Drive at the joint front corner of Lots 64 and 65 and running thence with the line of Lot 64, N. 8-37 E. 250 feet to an iron pin; thence S. 49-50 E. 101.2 feet to an iron pin; thence S. 8-37 W. 250 feet to an iron pin on the north side of Brookview Drive; thence with the north side of Brookview Drive, N. 56-53 N. 87 feet, more or less, to the point of beginning.



Together with all and singular rights, members, berditaments, 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 firtures 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 seized of the premises bereinabove 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 hens and encumbrances except as provided herein. The Mortgagor further covenants to warrant and forever defend all and singular the said premises unto the Mortgages 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 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 Mortgageo 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 be ar 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 bereafter 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 see 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 hald by the Mortgagee, and that all such policies and that it will nav 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 authorize does hereby authorized of the balance owing on the Mortgage debt whither does not make payment for a loss directly to the Mortgagee, to the extent of the balance owing on the Mortgage debt whither does not make the Mortgage debt, whether due or not.

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