MORTGAGE - INDIVIDUAL FORM - JOHN M. DIRARD, P.A., GREENVILLE, S. C.

2008 1319 FACE 361

STATE OF SOUTH CAROLINA

COUNTY OF GREENVILLE

MORTGAGE OF REAL ESTATE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS. We, Willie Drummond and Mary E. Drummond

thereinafter referred to as Mortgagor) is well and truly indebted unto Doris D. Baker

(hereinafter 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 Seven Thousand and no/100 ------

Dollars (\$ 7000.00) due and payable

with interest thereon from date at the rate of

per centum per annum, to be paid:

as provided in said note

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 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 scaling 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 piece, parcel or lot of land, situate, lying and being on the western side of Athelone Avenue (also known as Havilland Avenue) in Greenville County, South Carolina, being shown and designated as Lots Nos. 12 and 13 on a plat of the property of E.P. Kerns, recorded in the RMC Office for Greenville County, S.C., in Plat Book W, page 17, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at a point on the western side of Athelone Avenue (referred to in earlier deed as an un-named street) at the joint front corners of Lots 11 and 12, and running thence N. 70-21 W., 186.8 feet with the line of said lots to a point; thence N. 20-09 E., 95.2 feet to a point on the southern side of an un-named street; thence S. 74-35 E., with the southern side of un-named street 186.3 feet to the intersection of said street with Athelone Avenue; thence S. 19-39 W., 109 feet with said street to the point of beginning.



Together with all and singular rights, members, herditaments, 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 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 Morigagor 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.

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 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 Mortgagee unless otherwise provided in writing.