AND WHEREAS, to induce the making of said loan, Mortgagor has agreed to secure said debt and interest thereon (together with any future advances) and to secure the performance of the undertakings prescribed in the Note and this Mortgage by the conveyance of the premises hereinafter described:

ALL that certain piece, parcel or lot of land situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Lot No. 71 of a subdivision known as Pebble Creek, Phase I as shown on a plat thereof prepared by Enwright Associates, Engineers, dated October, 1973, recorded in the RMC Office for Greenville County in Plat Book 5-D at Pages 1-5, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northwestern side of Sassafras Drive at the joint front corner of Lots 70 and 71 and running thence with the joint line of said Lots, N. 35-18 W. 204.36 feet to an iron pin in the line of Duke Power Co. right of way; thence with the line of said right of way, N. 52-56 E. 60 feet to an iron pin at the joint rear corner of Lots 71 and 72; thence with the joint line of said Lots, S. 58-48 E. 196.95 feet to an iron pin on the northwestern side of Sassafras Drive; thence with Sassafras Drive, following the curvatures thereof, the chords of which being, S. 34-06 W. 50 feet, S. 46-50 W. 50 feet and S. 53-12 W. 42.34 feet to the point of beginning.

BEING the same same property conveyed to the mortgagors herein by deed of First Federal Savings & Loan Association, dated December 16, 1975, recorded in the RMC Office for Greenville County, S.C. on December 17, 1975 in Deed Book 1029 at Page 2.

(continued on back page)

Together with all and singular the rights, members, hereditaments and appurtenances to said premises belonging or in anywise incident or appertaining. Including but not limited to all buildings, improvements, fixtures, or appurtenances now or hereafter erected thereon, including all apparatus, equipment, fixtures, or articles, whether in single units or centrally controlled, used to supply heat, gas, air conditioning, water, light, power, refrigeration, ventilation or other services, and also together with any screens, window shades, storm doors and windows, screen doors, awnings, stoves and water heaters (all of which are declared to be a part of said real estate whether physically attached thereto or not).

TO HAVE AND TO HOLD the same with all privileges and appurtenances thereunto belonging to Mortgagee, its successors and assigns, forever, for the purposes hereinafter set out and Mortgagor covenants with Mortgagee, its successors and assigns, that Mortgagor is seized of, and has the right to convey, the premises in fee simple; that the premises are free and clear of all encumbrances except for a prior Mortgage, if any; and that Mortgagor will warrant and defend title to the premises against the lawful claims of all persons whomsoever.

MORTGAGOR COVENANTS with Mortgagee, its heirs, successors and assigns as follows:

- 1. NOTE PAYMENTS. Mortgagor shall make timely payments of principal and interest on the above mentioned Note in the amounts, in the manner and at the place set forth therein. This Mortgage secures payment of said Note according to its terms, which are incorporated herein by reference.
- 2. TAXES. Mortgagor shall pay all taxes, charges and assessments which may become a lien upon the premises hereby conveyed before any penalty or interest accrues thereon and shall promptly deliver to Mortgagee (at its request) official receipts evidencing payment thereof. In the event of the passage after the date of this Mortgage of any law imposing a federal, state or local tax upon Mortgage or debts secured thereby, the whole principal sum (together with interest) secured by this Mortgage shall, at the option of Mortgagee, its successors and assigns, without notice become immediately due and payable.

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