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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:

NOW, THEREFORE, in consideration of the aforesaid loan and the sum of Three Dollars (\$3.00) cash in hand paid to Mortgagor, the receipt of which is hereby acknowledged, Mortgagor hereby grants, sells, conveys, assigns and releases to Mortgagee, its successors and assigns, the following described premises located in County, South Carolina: ALL that lot of land with

the buildings and improvements thereon situate on the Northern side of Capewood Road near the Town of Simpsonville, Austin Township, Greenville County, South Carolina being shown as Lot 100 on Plat of Section 2 Sheet 1 of Westwood Subdivision recorded in the RMC Office for Greenville County, South Carolina in Plat Book 4F at Page 44 and having according to said Plat the following metes and bounds to-wit:

BEGINNING at an iron pin on the Northern side of Capewood Road, at the joint corners of Lots 100 and 101 and running thence along the line of Lot 101 N. 18-14 W. 176 feet to an iron pin, thence along the line of Lot 110 N. 68-38 E. 38.5 feet to an iron pin, thence along the line of Lot 111 N. 59-08 E. 26.8 feet to an iron pin, thence along the line of Lot 99 S. 26-22 E. 171.19 feet to an iron pin on the Northern side of Capewood Road, thence along Capewood Road S. 62-30 W. 90 feet to the beginning corner.

This being the identical property conveyed to the Mortgagors by deed of the United States of America as recorded May 27, 1977 in the RMC Office for Greenville County, South Carolina in Deed Book 1057 at Page 465.

This being a second mortgage and junior in lien to that certain mortgage given to Farmers Home Administration as recorded May 27, 1977 in the RMC Office for Greenville County, South Carolina in Mortgage Book 1399 at Page 179 and having a current balance of \$21,913.51.

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 Isaid real estate whether physically attached thereto or not).

TO HAVE AND TO HOLD the same with all privileges and appurtenances thereunto belonging to Mortgagee, wits 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; othat 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 fien upon the spremises 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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