STATE OF SOUTH CAROLINA county of Greenville

MORTGAGE OF REAL ESTATE TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, John E. Maroska and Carol K. Maroska

(hereinafter referred to as Mortgagor) is well and truly indebted unto First Citizens Bank and Trust Company of South Carolina

(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 EIGHT THOUSAND FIVE HUNDRED AND NO/100 (\$8,500.00)

Dollars (\$ 8,500.00) due and payable

with interest thereon from

at the rate of

per centum per annum, to be paid:

per terms of 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 (\$3.60) 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 certain piece, parcel or lot of land, with all improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, City of Mauldin, being known and designated as Lot No. 92 on plat of FORRESTER WOODS, SECTION 7, recorded in the RMC Office for Greenville County, South Carolina, in Plat Book 5-P at pages 21 and 22, and having the following metes and bounds, to wit:

BEGINNING at an iron pin on the eastern side of Stoney Creek Drive, joint front corner of Lots 91 and 92; thence running with joint line of said lots S. 72-49 E. 201.1 feet to an iron pin, joint rear of said lots; thence running with the rear of Lot 92, S. 17-48 W. 113.4 feet to an iron pin; thence running N. 72-00 W. 248.4 feet to an iron pin, eastern side of Stoney Creek Drive, joint front corner of Lot 92 and 94; thence running with Stoney Creek Drive N. 41-00 E. 115.2, point and place of beginning.

Being the same property conveyed to Mortgagors herein by deed of Foothills Delta P., Inc., dated April 28, 1978 and recorded in the RMC Office for Greenville County, South Carolina in Deed book 1078 at page 95.

This mortgage is second and junior in lien to that certain mortgage to First Federal Savings and Loan Association of Greenville duly recorded in the RMC Office for Greenville County in Mortgage Book 1430 at Page 338 and having an approximate current balance of \$51,881.24.

Together with all and singular rights, members, hereditaments, and appurtenances to the same belonging in any way incident or appertaining, and all of 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 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 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 an i clear of ail liens and encumbrances except as provided herein. The Mortgagor further covenants to warrant and forever defend all and singular the said part uses unto the Mortgagee forever, from and against the Mortgagor and all persons whomspever lawfully elaming the same or any part thereof.

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