STATE OF SOUTH CABOLINA COUNTY OF GREENVILLE

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COUNTY OF GREENVILLE

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TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS.

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Martin Z. Eglajs

(bereinafter referred to as Mortgagor) is well and truly indebted unto Anthony J. Skatell, III and Laura H. Skatell

c/o Sprttll'n feweler.

Lake Free & Skarpin Carta — Areundle, S. (,

(bereinafter referred to as Mortgagoe) as evidenced by the Mortgagor's promissory note of even date berewith, the terms of which are incorporated berein by reference, in the sum of Seven Thousand Seven Hundred Twenty Eight and 41/100----
Dollars (\$ 7,728.41) due and payable

as set forth in note of even date.

with interest thereon from date at the rate of 13% per centum per amount, to be paid: as set forth in note of even date.

WHEREAS, the Mortgagor may bereafter become indebted to the said Mortgagoe 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 Mortgagor at any time for advances made to or for his account by the Mortgagoe, and also in consideration of the further sum of Three Dollars (\$3.00) to the Mortgagor in hand well and truly paid by the Mortgagoe 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 Mortgagoe, its successors and assigns:

ALL that certain piece, parcel or lot of land with all buildings and improvements thereon, situate, lying and being in the County of Greenville, State of South Carolina, on the northern side of Harness Trail, and being known and designated as Lot No. 116 of a subdivision known as Heritage Lakes, as shown on plat recorded in the RMC Office for Greenville County, South Carolina in Plat Book 6-H, at page 19 and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northern side of Harness Trail at the joint front corner of Lots 115 and 116 and running thence along the common line of said lots, N. 01-58-24 W. 189.74 feet to an iron pin in line of property now or formerly of C. G. Vaughn Estate; thence along the line of said property, N. 99-02-41 E. 120 feet to an iron pin at the joint rear corner of Lots 116 and 117; thence along the common line of said lots, S. 01-58-24 E. 189.79 feet to an iron pin on the northern side of Harness Trail; thence along Harness Trail, S. 88-04-19 W. 120 feet to the point of beginning.

This being the same property conveyed to the Mortgagor by deed of Mortgagee of even date to be recorded herewith.

This mortgage is junior in rank to that certain mortgage given by Anthony J. Skatell, III and Laura H. Skatell to Federal Land Ban! The state of the

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Together with all and singular rights, members, herditaments, and appurtenances to the same belonging in any way incident or appertaining, and off 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 mammer; it being the intention of the parties hereto that all such fixtures and equipment, other than the intention of the parties hereto that all such fixtures and equipment, other than the intention of the parties hereto that all such fixtures and equipment, other than the intention of the parties hereto that all such fixtures and equipment, other than the

TO HAVE AND TO HOLD, all and singular the said premises unto the Mortgages, its beirs, 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 and clear of all liens and encumbrances except as provided berein. The Mortgagor further covenants to warrant and forever defend all and singular the said premises unto the Mortgagoe 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 Mortgage; 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

13) That it will keep the improvements now existing or hereafter 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 not less than the mortgage debt, or five amounts as may be required by the Mortgagee, and in companies acceptable to it, and that all such policies and renewals thereof shall be held 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 each insurance company concerned to make payment for a loss directly to the Mortgagee, to the extent of the balance owing on the Mortgage debt, whether due or not.

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