

RECEIVED

STATE OF SOUTH CAROLINA
 COUNTY OF GREENVILLE
 SEP 13 1974
 Created
 Bonnie S. Anderson
 MORTGAGE OF REAL ESTATE
 BOOK 1322 PAGE 547
 BOOK 45 PAGE 430
 ALL WHOM THESE PRESENTS MAY CONCERN:
 THIS MORTGAGE SECURES FUTURE ADVANCES - MAXIMUM OUTSTANDING \$100,000.
 WHEREAS, Jimmy Lee Harbin and Martha W. Harbin
 (hereinafter referred to as Mortgagor) is well and truly indebted unto Mcc Financial Services, Inc.
 its successors and assigns forever (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
Eleven Thousand Eight Hundred Forty Four Dollars and 84/100 Dollars (\$ 11,844.84) due and payable
 in monthly installments of \$ 141.01, the first installment becoming due and payable on the 16th day of October, 19 74
 and a like installment becoming due and payable on the same day of each month thereafter.



Together with all and singular rights, members, hereditaments, and appurtenances to the same belonging in any way incident of appertaining, and of all the
 rents, issues, and profits which may arise or be had therefrom, and including all fixtures, fittings, and contents, attached, appertaining, or
 fitted thereto in any manner, it being the intention of the parties hereto that the same shall be deemed to be a part of the real estate, be
 considered a part of the real estate.
 PAID AND SATISFIED IN FULL
 FEB 21 1977
 SIDNEY L. JAY M.C.C. FINANCIAL SERVICES, INC.

TO HAVE AND TO HOLD, all and singular the said premises unto the Mortgagee, its heirs, successors, assigns, and assigns forever, together with all and singular the
 The Mortgagor covenants that it is lawfully seized of the premises hereinaforesaid, 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 herein specifically stated otherwise as follows:

This is a second Mortgage. Second only to the one held by Carolina Federal

The Mortgagor further covenants to warrant and forever defend all and singular the said premises unto the Mortgagee forever, from and against the claims
 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.

(2) 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 in such 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 Mortgagee debt, whether due or not.

(3) That it will keep all improvements now existing or hereafter erected in good repair, and, in the case of a construction loan, that it will continue
 construction until completion without interruption, and should it fail to do so, the Mortgagee may, at its option, enter upon said premises, make whatever repairs
 are necessary, including the completion of any construction work underway, and charge the expenses for such repairs or the completion of such construction to the
 mortgage debt.

(4) That it will pay, when due, all taxes, public assessments, and other governmental or municipal charges, fines or other impositions against the mortgaged
 premises. That it will comply with all governmental and municipal laws and regulations affecting the mortgaged premises.

(5) That it hereby assigns all rents, issues and profits of the mortgaged premises from and after any default hereunder, and agrees that, should legal proceedings
 be instituted pursuant to this instrument, any judge having jurisdiction may, at Chambers or otherwise, appoint a receiver of the mortgaged premises, with full
 authority to take possession of the mortgaged premises and collect the rents, issues and profits, including a reasonable rental to be fixed by the Court in the event
 said premises are occupied by the mortgagor and after deducting all charges and expenses attending such proceeding and the execution of its trust as receiver, shall
 apply the residue of the rents, the issues and profits toward the payment of the debt secured hereby.

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