

MORTGAGE OF REAL ESTATE—Offices of **FILE & PYLE, Attorneys at Law, Greenville, S. C.**

BOOK 1445 PAGE 522
BOOK 82 PAGE 1067

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

SEP 27 3 35 PM '83
CONNIE S. TANKERSLEY
R.H.C.

MORTGAGE OF REAL ESTATE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, Paul P. Efstration

(hereinafter referred to as Mortgagor) is well and truly indebted unto Southern Bank and Trust Company Post Office Box 1329, Greenville, South Carolina 29602

(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 Twenty Thousand and no/100 Dollars (\$20,000.00) due and payable in Sixty monthly installments of Four Hundred Fifteen and 17/100 (\$415.17) Dollars each beginning thirty days from date and a like amount each and every month thereafter until paid in full.

pin on a 10 foot alley; thence N 76-45 E 66 feet, 8 inches to an iron pin, corner of Lots 4 and 5; thence S 15-0 E 126, 1 inch to an iron pin on Whitsett Street; thence S 76-45 W 66 feet, 8 inches to the beginning corner, and known as Lot No. 4 of Block 8, Map 1, Boyce's Addition, as shown on plat recorded in the RMC Office for Greenville County in Plat Book A Page 179.

This is the same property conveyed to mortgagor herein by deed of W. West Simmons, Individually and as Executor of the Estate of Lula W. Simmons, dated February 23, 1966 and recorded March 11, 1966 in Deed Book 793, at Page 531.

SEP 30 1983

PAID IN FULL AND SATISFIED THIS 30th DAY OF September, 1983
SOUTHERN BANK AND TRUST COMPANY
DOCUMENTARY GREENVILLE, SOUTH CAROLINA
STAMP TAX FEB. 11215
118622
Paul Marucka
Bell Dosecki
WITNESS
Connie S. Tankersley

Together with all and singular rights, members, herditaments, and appurtenances to the same belonging in any way incident or appertaining, and of 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 manner; it being the intention of the parties hereto that all such 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 and clear of all liens and encumbrances except as provided herein. The Mortgagor further covenants to warrant and forever defend all and singular the said premises unto the Mortgagee 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 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 Mortgage debt, whether due or not.

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