

WARDER AND STEELE

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

OCT 6 12 20 PM '77
DONNIE S. TANKERSLEY
R.H.C.

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

WHEREAS, Winfield J. Gillchrest and Charlotte P. Gillchrest

(hereinafter referred to as Mortgagor) is well and truly indebted unto
Northfield Realty Trust, a Massachusetts Corporation doing business in
South Carolina

(hereinafter referred to as Mortgagee) as evidenced by the Mortgagor's promissory note of even date herewith, the terms of which are in-
corporated herein by reference, in the sum of Nine Thousand Two Hundred Forty Five and 83/100-----

-----Dollars (\$ 9, 245. 83--) due and payable
on demand with interest at ten (10%) per cent.

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 (\$3.00) 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:

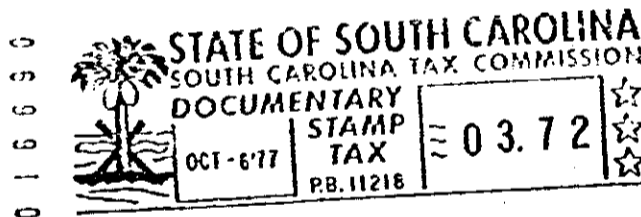
"ALL that certain piece, parcel or lot of land, with all improvements thereon, or hereafter constructed thereon, situate, lying and being,
in the State of South Carolina, County of Greenville, being designated as Lot 46 on plat of Westcliffe,
Section II" recorded in Plat Book JJJ at pages 72-72 of the Greenville County Register
of Mesne Conveyance.

This being the same property conveyed to Mortgagors herein by deed of Don W. and
Donna S. Creed, executed and recorded on September 15, 1977 in Mortgage Book 1066
at page 3/6 of the Greenville County Register of Mesne Conveyance. *Reduces.*

Address of Mortgagee: 8102 White Horse Road, Greenville, South Carolina

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Together with all and singular rights, members, hereditaments, and appurtenances to the same belonging in any way incident or apper-
taining, 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 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 Mortga-
gee, 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.

(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.

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