STATE OF SOUTH CAROLINA

COUNTY OF GREENVILLE) FILED GREENVILLE CO. S. C.

MORTGAGE OF REAL PROPERTY

THE NOTE SECURED BY THIS MORTGAGE CONTAINS PROVISIONS FOR AN ADJUSTABLE INTEREST RATE

WITNESSETH THAT, WHEREAS, Mortgagor is indebted to Mortgagee for money loaned for which Mortgagor has executed and delivered to Mortgagee a Note of even date herewith in the principal sum of https://doi.org/100/100 Dollars (\$ 35,000.00 _____), with interest thereon, providing for monthly installments of principal and interest

continuing on the 1st _____day of each month thereafter until the principal and interest are fully paid;

AND WHEREAS, to induce the making of said loan, Mortgagor has agreed to secure said debt and interest thereon (together with any future advances) and to secure the performance of the undertakings prescribed in the Note and this Mortgage by the conveyance of the premises hereinafter described:

NOW, THEREFORE, in consideration of the aforesaid loan and the sum of Three Dollars (\$3.00) cash in hand paid to Mortgagor, the receipt of which is hereby acknowledged, Mortgagor hereby grants, sells, conveys, assigns and releases to Mortgagee, its successors and assigns, the following described premises located Greenville County, South Carolina:

ALL that certain piece, parcel or lot of land together with improvements thereon, situate, lying and being in the State of South Carolina, County of Greenville, near the Town of Simpsonville, being known and designated as Lot 23 on a plat of Rollingwood prepared by C. O. Riddle, Surveyor, dated February, 1963 and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the westerly edge of Greenhill Drive, joint front corner of Lots 23 and 24 and running thence along the line of Lot 24 N. 66-30 W. 339.3 feet to an iron pin; thence along the line of Lot 22 N. 27-40 E. 318.3 feet to an iron pin on the southerly edge of Greenhill Drive; thence following the curve of Greenhill Drive as follows: S. 81-30 E. 110.6 feet; S. 64-49 E. 69.3 feet; S. 41 E. 80 feet; S. 15-12 E. 80 feet; S. 10-36 W. 80 feet and S. 23-30 W. 169.2 feet to the point of beginning.

This is the same property conveyed to the mortgagor herein by deed of Charles Bruce McNiel and Melanie T. McNiel which deed was recorded in the RMC Office for Greenville County in Deed Volume 1025 at Page 109 on October 1, 1975.

This mortgage is second and junior in lien to that mortgage given in favor of Carolina Federal Savings and Loan Association which mortgage was recorded in the RMC Office for Greenville County in Mortgage Volume 1350 at Page 124 on October 1, 1975 in the original amount of \$47,700.00.

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Together with all and singular the rights, members, hereditaments and appurtenances to said premises belonging or in anywise incident or appertaining. Including buy not limited to all buildings, improvements, fixtures, or appurtenances now or hereafter erected thereon, including all apparatus, equipment, fixtures, or articles, whether in single units or centrally controlled, used to supply heat, gas, air conditioning, water, light, power, refrigeration, ventilation or other services, and also together with any screens, window shades, storm doors and windows, screen doors, awnings, stoves and water heater (all of which are declared to be a part of said real estate whether physically attached thereto or not).

TO HAVE AND TO HOLD the same with all privileges and appurtenances thereunto belonging to Mortgagee, its successors and assigns, forever, for the purposes hereinafter set out and Mortgagor covenants with Mortgagee, its successors and assigns, that Mortgagor is seized of, and has the right to convey, the premises in fee simple; that the premises are free and clear of all encumbrances except for a prior mortgage, if any; and that Mortgagor will warrant and defend title to the premises against the lawful claims of all persons whomsoever.

MORTGAGOR COVENANTS with Mortgagee, its heirs, successors and assigns as follows:

- 1. NOTE PAYMENTS. Mortgagor shall make timely payments of principal and interest on the above-mentioned Note and all payments required by any note(s) secured by lien(s) having priority over Mortgagee's within described lien or by any prior mortgage(s) in the amounts, in the manner and at the places set forth therein. This Mortgage secures payment of said Note according to its terms, which are incorporated herein by reference.
- 2 TAXES. Mortgagor will pay all taxes, assessments, water and sewer charges, and other governmental or municipal charges, fines, or impositions, for which provision has not been made hereinbefore, and will promptly deliver the official receipts thereof to the Mortgagee upon demand; and in default thereof the Mortgagee may pay the same and add the amount of such payment(s) to the principal indebtedness due Mortgagee, and the same shall be repaid by Mortgagor with interest at the then prevailing note rate upon demand.

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