STATE OF SOUTH CAROLINA FUED COUNTY OF GREEN CALENVI (F CO. S.C.

MORTGAGE OF REAL ESTATE

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TO ALL WHOM THESE PRESENTS MAY CONCERN:

DONNIE S. WAKERSLEY

Jackie Rdi. C. Johnson and Sarah C. Johnson WHEREAS,

(hereinaster referred to as Mortgagor) is well and truly indebted unto William Robert Carroll

4 Bransfield Road, Greenville, S. C. 29615

(hereinaster 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-three Thousand Two Hundred Seventy-one & 77/10 Pollars (\$ 23,271.77) due and payable

as provided in a promissory note executed simultaneously herewith, with a final due date ten years after date

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 piece, parcel or lot of land lying the City of Mauldin, County of Greenville, State of South Carolina, being shown as part of Lot 17 on plat of Adams Mill Estates, recorded in Plat Book 4-R, Page 31, and more particularly described on plat of Property of Charles Joseph Rice and Eloise Jones Rice recorded in the R. M. C. Office for Greenville County in Plat Book 6-0, Page 72, reference to which plats is hereby made for a more particular description thereof.

The above described property is the same conveyed to the mortgagors herein by the mortgagee herein by deed of even date herewith to be recorded, and this mortgage is given to secure payment of a portion of the purchase price.

This mortgage is junior in lien to a certain note and mortage by Charles Joseph Rice and Eloise Jones Rice to Collateral Investment Company recorded on December 28, 1978, in the R. M. C. Office for Greenville County in Mortgage Book 1453, Page 917.

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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 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:

LAND CONTRACTOR OF

- (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 Mortgager 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 sheld by the Mortgagee, and have attached thereto loss payable clauses in favor of a mortgage and that it will pay all promises therefore when does not describe to the mortgaged property insured as may be required from time to time by 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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