

MORTGAGE OF REAL ESTATE prepared by F. Randolph Stone, Attorney at Law, 124 Broadus Avenue, Greenville, S.C. 29601
 BOOK 73 PAGE 629
 STATE OF SOUTH CAROLINA GREENVILLE CO. S. C. MORTGAGE OF REAL ESTATE VOL 1450 PAGE 446
 COUNTY OF GREENVILLE FEB 22 12 13 PM '79
 TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, We, Roger D. Miller and Helen K. Miller,
 (hereinafter referred to as Mortgagor) is well and truly indebted unto N-P Employees Federal Credit Union

(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 Fifteen Thousand Four Hundred and no/100 Dollars (\$15,400.00) due and payable as set out in the Mortgagor's note of even date bearing interest as stated in said note, and payable as therein stated, or as That, together with, and in addition to, the monthly payments of principal and interest payable under the terms of the note secured hereby, he will pay to the Mortgagee, on the last day of each month, until the indebtedness secured hereby is paid in full, a sum equal to one-twelfth of the annual taxes, public assessments and insurance premiums, as estimated by the Mortgagee, and, on the first day of the next month, the Mortgagee, and, on the first day of the next month, the Mortgagee to pay all taxes, insurance premiums and public assessments, the Mortgagee may at its option, pay said items and charge all advances therefor to the mortgage debt. These monthly escrow payments will not bear interest to the mortgagor(s).

Exhibit
 Paid and Satisfied in Full this the 20th day of May, 1981

0 4 2 0 3 3
 DOCUMENTARY
 STATE TAX
 06.16
 FEB 24 1981

N-P Employees Federal Credit Union
 by J. A. DeLack
 Treasurer
 FEB 24 1981
 23940
 LOAN DEPARTMENT
 169-12-1
 GREENVILLE, S.C. 29601

John C. Huff
Bariah C. Schubert
William C. Cole
 Witness

Together with all and singular rights, members, hereditaments, and appurtenances to the same belonging in any way incident or appertaining, and 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, conveyed, 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 Mortgagee 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 Mortgagee further covenants to warrant and forever defend all and singular the said premises unto the Mortgagee forever, from and against the Mortgagee and all persons whomsoever lawfully claiming the same or any part thereof.

The Mortgagee 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, rescissions or credits that may be made hereafter to the Mortgagee 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.

