

STATE OF SOUTH CAROLINA
 COUNTY OF Greenville
 JUN 10 1974
 K.M.C. TO WHOM THESE PRESENTS MAY CONCERN:
 THIS MORTGAGE SECURES FUTURE ADVANCES - MAXIMUM OUTSTANDING \$100,000.
 WHEREAS, Mr. Edward G. Henderson, Jr.
 (hereinafter referred to as Mortgagor) is well and truly indebted unto NCC Financial Services, Inc.
 its successors and assigns forever (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 Two Thousand four
 Hundred sixty eight dollars and 16/100-----Dollars (\$ 2468.16) due and payable
 in monthly installments of \$ 68.56 , the first installment becoming due and payable on the 18 day of July , 19 74
 and a like installment becoming due and payable on the same day of each successive month thereafter until the entire indebtedness has been paid, with interest
 thereon from maturity at the rate of seven per centum per annum, to be paid on demand.

WHEREAS, the Mortgagor has hereafter become indebted to the said Mortgagee for such further sums as may be advanced to or for the Mortgagor's account
 N. 3-45 W., 88.4 feet to an iron pin in the Southerly line of Walnut Street; thence with the
 curve of Walnut Street and Spruce Street (the chord being S. 87-04 E. 25 feet) to an iron pin
 on Spruce Street; thence with the curve of Spruce Street (the cord being S. 67-05 E. 23.5 feet)
 to an iron pin; thence S. 2-44 E., 32 feet to an iron pin; thence S. 6-11 E., 135.6 feet to the
 point of beginning.

PAID AND SATISFIED IN FULL THIS
 18 DAY March 1974
 BY: *[Signature]*
 NCC FINANCIAL SERVICES, INC.
 26400
[Signature]
 WITNESSES

Together with all and singular rights, members, hereditaments, 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 herein specifically stated otherwise as follows:

This is a second Mortgage, second only to C. Douglas Wilson Company.

The Mortgagor 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 whatsoever lawfully claiming the same or any part thereof.

The Mortgagor further covenants and agrees as follows:

- (1) That the Mortgagor shall, at the option of the Mortgagee, for the payment of
 taxes, insurance premiums, public assessments, repairs or other purposes pay as may be advanced hereafter, at the option of the Mortgagee, for the payment of
 further loans, advances, reimbursements 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 Mortgagee 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.
- (4) That it will pay, when due, all taxes, public assessments, and other governmental or municipal charges, fines or other impositions against the mortgaged
 premises. That it will comply with all governmental and municipal laws and regulations affecting the mortgaged premises.
- (5) That it hereby assigns all rents, issues and profits of the mortgaged premises from and after any default hereunder, and agrees that, should legal proceedings
 be instituted pursuant to this instrument, any judge having jurisdiction may, at Chambers or otherwise, appoint a receiver of the mortgaged premises, with full
 authority to take possession of the mortgaged premises and collect the rents, issues and profits, including a reasonable rental to be fixed by the Court in the event
 said premises are occupied by the mortgagor and after deducting all charges and expenses attending such proceeding and the execution of its trust as receiver, shall
 apply the residue of the rents, the issues and profits toward the payment of the debt secured hereby.

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