

BEGINNING corner. This being the same property conveyed to the mortgagor herein by deed recorded in Deed Book 661 at Page 167, RMC Office for Greenville County.

This is a second mortgage, the first mortgage being given by Fidelity Federal Savings & Loan Association to the mortgagor herein in the original amount of Twenty Thousand and no/100 (\$20,000.00) Dollars and recorded in Mortgage Book 839 at Page 275 RMC Office for Greenville County.

MORTGAGOR COVENANTS AND AGREES AS FOLLOWS: That this mortgage shall secure the mortgagee for such further sums as may be advanced hereafter at the option of the mortgagee for payment, taxes, insurance premiums, public assessments, repairs, first mortgage payments or other purposes pursuant to the covenants herein, and also any further loans advanced, readvanced or credits that may be made hereafter to the mortgagor by the mortgagee and that all sums so advanced shall bear interest at the same rate as the mortgage debt and shall be payable on demand by the mortgagee unless otherwise provided in writing.

That the mortgagee shall promptly pay the principal of and interest on the indebtedness evidenced by the said note, at the terms and manner therein provided and that a penalty in the amount of 5% shall be incurred upon any payment that is twenty (20) days delinquent.

TOGETHER with all and singular the Rights, Members, Hereditaments and Appurtenances to the said premises belonging, or in anywise incident or appertaining.

TO HAVE AND TO HOLD all and singular the said Premises unto the said THE EQUITY FUND

its successors

~~XXXX~~ and Assigns forever

And I do hereby bind

myself and my

Heirs, Executors and

Administrators to warrant and forever defend all and singular the said premises unto the said

THE EQUITY FUND, its Successors

~~XXXX~~ and Assigns, from and against

me and my

Heirs, Executors, Administrators and

Assigns, and every person whomsoever lawfully claiming, or to claim the same or any part thereof.

And the said mortgagor

agrees

to insure the house and buildings on

said lot in the sum of not less than

Dollars, and keep the same insured

from loss or damage by fire, and assign the policy of insurance to the said mortgagee

and that in the event the mortgagor shall at any time

fail to do so, then the said mortgagee

may cause the same to be insured in its

name and reimburse itself

for the premium and expense of such insurance under this

mortgage.

And the said mortgagor

agrees to pay the said debt or sum of money, with

interest thereon, according to the true intent and meaning of the said promissory note

together with all cost and expenses which the said mortgagee shall incur or be put to,

including a reasonable attorney's fee, chargeable to the above described mortgaged premises, for collecting the same

by demand of attorney or by legal proceedings.