

BOOK 911 PAGE 360

This is a second mortgage, the first being given to Fidelity Fed. Sav. and Loan Association to the mortgagor herein in the original amount of \$20,000.00 as 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 of 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. The mortgagee shall have the option to declare the entire balance of the indebtedness due and payable upon non-payment of any of the above named and shall have further right to institute legal proceedings therefor.

That the mortgagor shall promptly pay the principal 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.

That the mortgagor shall not solicit or make any advancement in favor of any other mortgages, liens or encumbrances that are against the above described property. That if the mortgagor shall make any payments in advance of the date they are due.

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 mortgagee, its successors ~~Heirs~~ 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 mortgagee, its successors ~~Heirs~~ 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.