FILED GREENVILLE CO. S. C.

HORTON, DRAWOY, DILLARD, MARCHRANKS, CHAPMAN & BROWN, P.A., 307 PETTIGRU STREET, GREENVILLE, S. C. 29603
STATE OF SOUTH CAROLINA DONNIE S. TANKERSLEY

COUNTY OF GREENVILLE

MORTGAGE OF REAL ESTATE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

WE, RYLAND M. JOHNSON and REINA S. JOHNSON

CLIFTON E. SINGLETON thereinafter referred to as Mortgagor) is well and truly indebted unto

thereinafter referred to as Mortgages) 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 Five Thousand and no/100ths

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to be cancelled Five Years (5) from date.

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WHEREAS, the Mortgagor may bereafter 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 Mortgager 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, with all buildings and improvements thereon, situate, lying and being in the County of Greenville, State of South Carolina, on the southwestern side of Sylvania Avenue (Drive), being known and designated as Lot No. 27 on a plat of REVISIONS OF LOTS 23 THROUGH 28, DOGWOOD TERRACE, by C. C. Jones, Engineer, dated January 18th, 1962, and recorded in the RMC Office for Greenville County, South Carolina, in Plat Book WW, page 219, and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southwest side of Sylvania Drive, the joint front corner of Lots Nos. 27 and 28 and running thence along the joint line of said lots, S. 48-20 W., 157.6 feet to an iron pin, the joint rear corner of Lots Nos. 27 and 28; thence along the subdivision line S. 32-42 E., 150 feet to an iron pin, the joint rear corner of Lots Nos. 26 and 27; thence along the joint line of said lots, N. 20-58 E., 181.3 feet to an iron pin on the southwest side of Sylvania Drive, the joint front corner of Lots Nos. 26 and 27; thence along the southwestern side of said drive, N. 24-07 W., 68.2 feet to an iron pin, the point of beginning.

This mortgage and the note which it secures may not be assumed by any part or parties or subsequent purchasers of the property, within a period of five (5) years from date, and in the event this property is sold or transferred by contract, deed or otherwise, within said five year period, this mortgage and the note which same secures shall become immediately due and payable in full.

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Continued on Addendum)

Together with all and sirgular rights, members, herditements, 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 litted thereto in any mancer; it being the intention of the parties bereto 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 Morigagor covenants that it is lawfully seized of the premises hereinabove described in fee simple absolute, that it has good right and is lawfully arthorized to sell, convey or encumber the same, and that the precises are free and clear of all liens and encumbrances except as provided berein. The Mortgagor further coverages to warrant and focever defend all and singular the said premises unto the Mortgagoe forever, from and against the Mortgagor and all persons whomsoever lawfully childreng the same or any part thereof.

The Mortgagor 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 berein. This merigage shall also secure the Mortgagee for any further loans, advances, readvances 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 creeted on the mortgaged property insured as may be required from time to time by the Mortgagee against loss by fire and any other heards 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 had been applied to the Mortgagee, and in companies acceptable to it, and that all such policies and renewals thereof shall be in such amounts as may be required by the Montgagee, and in companies acceptance to it, and that all such pathers are tors and there such held by the Montgagee, and have attached thereto loss payable charges in favor of, and in form acceptable to the Montgagee, and that it will pay all premisms therefor when does and that it does hereby assign to the Montgagee the proceeds of any policy insuring the montgaged premises and does and barely and are company concerned to make payment for a loss directly to the Montgagee, to the eitent of the bilance owing on the content of the bilance of t the Mortgage dele, whether due or rol.