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BOOK 1389 PAGE 686

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

SUN FINANCE COMPANY
MORTGAGE OF REAL ESTATE

In consideration of advances made and which may be made by Sun Finance Company 1201, Inc., Lender, to Elizabeth D. Greer, Borrower (whether one or more) aggregating \$13,200.00 (evidenced by note(s) dated February 19, 1977 (hereby expressly made a part hereof) and to secure, in accordance with Section 45-55, Code of Laws of South Carolina (1962), (1) all existing indebtedness of Borrower to Lender (including, but not limited to) the above described advances, evidenced by promissory notes and all renewals and extensions thereof (2) all future advances that may subsequently be made to Borrower by Lender, to be evidenced by promissory notes, and all renewals and extensions thereof, and (3) all other indebtedness of Borrower to Lender now due or to become due or hereafter contracted, the maximum principal amount of all existing indebtedness, future advances, and all other indebtedness outstanding at any time not to exceed \$20,000.00, plus interest thereon, attorneys fees and court costs, with interest as provided in said note(s), and costs including a reasonable attorneys fee of not less than ten per centum of the total amount due thereon and charges as provided in said note(s) and herein, the undersigned Borrower does hereby mortgage, grant and convey to Lender, and by these presents does hereby grant, bargain, sell convey and mortgage, in fee simple, unto Lender, its successors and assigns the following described property: (See page 2 for description)

ALL that piece, parcel or lot of land situate, lying and being in the City of Greenville, Greenville County, South Carolina, being known and designated as Lot No. 20 on a Plan of White Oak subdivision, recorded in the RMC Office for Greenville County, South Carolina, in Plat Book 4, a Page 121, and having, according to said Plan, the following metes and bounds:

BEGINNING at a point on the eastern edge of Sewanee Avenue, at the join front corner of Lots 19 and 20, and running thence along the line of Lot 19, N. 84-34 E. 164.2 feet to a point; thence along a line of Lots 24 and 23, S. 19-29 W. 82.7 feet to a point; thence along a line of Lot 21, S. 84-34 W. 148.8 feet to a point on the Eastern edge of Sewanee Avenue; thence along Sewanee Avenue, S. 5-36 E. 80 feet to the beginning corner, and being the same property conveyed to Cochran, Sims, Barker, Incorporated, by Ed. A. Miller, Jr. and Sandra A. Miller, by deed dated March 20, 1973, and recorded in the RMC Office for Greenville County, South Carolina, in Deed Book 970 at Page 416.

This property is subject to existing easements, restrictions, and rights of way upon or affecting said property.

As a part of the consideration for this conveyance, Jimmy Dale Greer and Elizabeth D. Greer assume and agree to pay the balance of \$15,150.00 due on a note and mortgage executed by Cochran, Sims, Barker, Incorporated to Fidelity Federal Savings and Loan Association on April 20, 1963, the mortgage being recorded in the said RMC Office in Mortgage Book 1273, a Page 249.

Together with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements or additions thereto, shall be deemed to be and remain a part of the property covered by this mortgage; and all of the foregoing, together with said property (or the leasehold estate if this mortgage is on a leasehold) are referred to as the "property".

TO HAVE AND TO HOLD, all and singular, the said property unto Lender and Lender's successors and assigns, forever.

Borrower covenants that he is lawfully seized of the premises herein above described in fee simple absolute (or such other estate; if any, as is stated hereinbefore), that he has good, right, and lawful authority to sell, convey, mortgage or encumber the same, and that the premises are free and clear of all liens and encumbrances whatsoever except: (If none, so state)

Fidelity Federal Savings and Loan Association

Borrower further warrants and does hereby bind himself, his heirs, executors, administrators and assigns to warrant and forever defend all and singular the premises as herein conveyed, unto the Lender forever, from and against the Borrower and all persons whomsoever lawfully claiming the same or any part thereof.

Borrower further covenants and agrees as follows:

- That he will promptly pay the principal of and interest on the indebtedness evidenced by the said note (s) at the time and in the manner therein provided. The Lender may collect a "late charge" not to exceed an amount equal to penalty of 5.00 or five per centum of any installment which is not paid within ten days from the due date thereof to cover the extra expense involved in handling delinquent payments.
- That this mortgage shall secure the Lender for such further sums as may be advanced hereafter, at the option of the Lender, for the payment of taxes, insurance premiums, public assessments, repairs or other purposes pursuant to the covenants herein, and also any further loans, advances, readvances or credits that may be made hereafter to the Borrower by the Lender; and that all sums so advanced shall bear interest at the same rate as the mortgage and shall be payable on demand of the Lender, unless otherwise provided in writing.
- That he will keep the improvements now existing or hereafter erected on the mortgaged property insured as may be required from time to time by the Lender against loss by fire and other hazards, in such amounts as may be required by the Lender, and in companies acceptable to it, and that he does hereby assign to the Lender all such policies, and that all such policies and renewals thereof, at the option of the Lender, shall be held by it and have attached thereto loss payable clauses in favor of, and in form acceptable to, the Lender.
- That he will keep all improvements now existing or hereafter erected upon the mortgaged property in good repair; and, should he fail to do so, the Lender may, at its option, enter upon said premises, make whatever repairs are necessary and charge the expenses for such repairs to the mortgage debt.

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