

STATE OF SOUTH CAROLINA }
COUNTY OF GREENVILLE }

MORTGAGE OF REAL ESTATE

TO ALL WHOM THESE PRESENTS MAY CONCERN

WHEREAS, Richard J. Dafler and Christy B. Dafler

hereinafter referred to as Mortgagor(s) well and truly indebted unto **CN MORTGAGES, INC.**, P.O. Box 10242,
Federal Station, Greenville, South Carolina

hereinafter referred to as Mortgagee) as evidenced by the Mortgage's promissory note of record date herewith, the terms of which are incorporated
herein by reference, in the sum of

Two Thousand Four Hundred Five and 43/100-----

DOLLARS 2405.43 due and payable

In Twenty-four (24) consecutive monthly installments of One Hundred
Fifteen and 48/100 (\$115.48) dollars, beginning on January 14, 1978,
and on the same day of each month thereafter until paid in full,

with interest thereon from **December 14, 1977** at the rate of **14.00** percentum per annum to be paid

WHEREAS, the Mortgagee may hereafter 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 Mortgagee in hand well and truly paid by the
Mortgagor, 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 do grant, bargain, sell and release unto the Mortgagee, its successors and assigns

"ALL that certain piece, parcel, or lot of land, with all improve-
ments thereon, or hereafter to be constructed thereon, situate, lying
and being in the State of South Carolina, County of Greenville, being
known and designated as Lot No. 9 of a subdivision known as Ferncreek,
as shown on a plat thereof prepared by Dalton & Neves Co., Engineers,
dated November, 1973, and recorded in the PMC Office for Greenville
County in Plat Book 5-D at page 28 and having, according to said plat,
the following metes and bounds, to-wit:

BEGINNING at an iron pin in the northern side of the cul-de-
sac of Ferncrest Drive, joint front corner of Lots 7 and 8 and running
thence with the joint line of said lots, N. 6-56 W. 289.7 feet to an
iron pin at the corner of Lot 10; thence with the line of Lot 10, S.
54-07 W. 205 feet to an iron pin at the joint corner of Lots 8 and 9;
thence with the joint line of said lots, S. 20-59 E. 265.7 feet to an
iron pin in the northern side of Ferncrest Drive; thence with said Drive,
N. 69-07 E. 20 feet; thence continuing with said Drive, N. 70-18 E.
43.4 feet to an iron pin; thence continuing with said Drive, following
the curvature thereof, the chord of which is N. 38-10 E. 75 feet to the
beginning corner.

This is the same property conveyed to the Mortgagor herein
by Deed of Ben C. Sanders recorded December 10, 1976, in Deed Book
1047 at Page 974.

Together with all and singular rights, members, hereditaments, and appurtenances to the same belonging in any way incident or apper-
taining, and all of 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 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 Mortgagee 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 provided
herein. The Mortgagee further covenants to warrant and forever defend all and singular the said premises unto the Mortgagee forever, from
and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.

The Mortgagee 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 herein. This mortgage 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 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
thereof 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
Mortgage 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 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.

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