

Mortgagee's Mailing address:
512 Pettigru Street
Greenville, South Carolina 29601

BOOK 1420 PAGE 432

STATE OF SOUTH CAROLINA }
COUNTY OF GREENVILLE }

MORTGAGE OF REAL ESTATE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, JOANNE M. BERARDINELLI

(hereinafter referred to as Mortgagor) is well and truly indebted unto CITIZENS SECURITY BONDING CO., INC., a corporation organized and existing under the laws of the State of South Carolina, having its principal place of business in Greenville, S. C.

(hereinafter referred to as Mortgagee) 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 FOUR THOUSAND SEVEN HUNDRED and no/100-----

-----Dollars (\$ 4,700.00) due and payable

in accordance with the terms of said Note of even date herewith,

with interest thereon from date at the rate of six per centum per annum, to be paid: monthly

WHEREAS, the Mortgagor 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 Mortgagor 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 certain piece, parcel or lot of land, with all improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, near the City of Greenville, on the North side of Traynham Street, being known and designated as Lot No. 7 Augusta Knoll, according to Plat of said subdivision prepared by Dalton & Neves, Engineers, recorded in the RMC Office for Greenville County, South Carolina in Plat Book N, Page 68, said lot having been revised according to recent survey by R. E. Dalton, Engineer, and having according to said Plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the North side of Traynham Street to joint front corner of Lots Nos. 6 and 7, said pin being 290 feet East of the Northeast corner of the intersection of Traynham Street with Augusta Road, thence N. 1-00 W. 90 feet to an iron pin at joint rear corner of Lots Nos. 6 and 7; thence N. 89-00 E. 50 feet to an iron pin at joint rear corner of Lots Nos. 7 and 8; thence S. 1-00 E. 90 feet to an iron pin at joint front corner of Lots Nos. 7 and 8 on the North side of Traynham Street; thence S. 89-00 W. 50 feet along said Street to an iron pin at joint front corner of Lots Nos. 6 and 7, the point of beginning.

The above described property is the same property conveyed to the Mortgagor herein by deed of Donald E. Johnson as Administrator of Veterans Affairs, dated May 20, 1971, and recorded June 17, 1971, in the RMC Office for Greenville County, South Carolina in Deed Book 918, Page 24.

The within Mortgage is junior in lien to that certain Mortgage heretofore given to Veterans Administration dated , and recorded in the RMC Office for said County and State in Mortgage Book ,

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Together with all and singular rights, members, hereditaments, and appurtenances to the same belonging in any way incident or appertaining, 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 Mortgagor 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 Mortgagor 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.

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