

F. L. L. S.  
GREENVILLE CO. S. C.  
APR 28 3 21 PM '78  
DONNIE S. TANKERSLEY  
R.M.C.

BOOK 1430 PAGE 416

STATE OF SOUTH CAROLINA  
COUNTY OF GREENVILLE

MORTGAGE OF REAL ESTATE  
TO ALL WHOM THESE PRESENTS MAY CONCERN

WHEREAS, Betty C. Minyard

(hereinafter referred to as Mortgagor) is well and truly indebted unto CN MORTGAGES, INC., Post Office Box 10242, Federal Station, Greenville, South Carolina 29603

(hereinafter referred to as Mortgagee) as evidenced by the Mortgagor's promissory note of even date hereath, the terms of which are incorporated herein by reference, in the sum of

Fifteen Thousand and no/100----- Dollars \$15,000.00 due and payable

In On e Hundred Twenty (120) consecutive monthly installments of Two Hundred Twelve and 50/100 (\$212.50) beginning May 27, 1978 and on the same day of each month thereafter till paid in full,

with interest thereon from April 27, 1978 at the rate of 11.69 per centum per annum, to be paid:

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 those certain tracts or parcels of land situate lying and being in Greenville County, South Carolina, being more particularly described as follows:

LOTS 50 and 51: BEGINNING on Wyoming Avenue at an iron pin at joint front corners of Lots 52 & 51 and running thence 172.2 ft., more or less, with the line of Wyoming Ave. to an iron pin at joint front corners of Lots 50 & 49; running thence 180 ft. with the side line of Lot 49 to an iron pin at joint rear corner of Lots 49, 50, 57, & 58; running thence 170.2 feet with the rear lines of Lots 57 & 56 to an iron pin at joint rear corners of Lots 51, 52, 55 & 56; running thence 180 ft. with the side line of Lot 52 to the iron pin at joint front corners of Lots 51 & 50 on Wyoming Ave. the point of beginning. These being the same lots conveyed unto Betty C. Minyard by deed of Yvonne Bailey by deed dated the 21 day of April, 1978, duly of record in the RMC Office for Greenville County in Deed Book 1430, at Page 6.

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LOT 49: BEGINNING on an iron pin on Wyoming Avenue which point is 330 ft. south of intersection with Wilmington Ave; thence in an easterly direction along line of Ray Bailey to an iron pin; thence in a southerly direction to Welborn Corner; thence along Welborn line in a westerly direction to an iron pin on street; thence in a northerly direction along street to point of beginnig, and being bounded on the north by other property of Roy Bailey, bounded on the south by Welborn and bounded on the west by Wyoming Ave. This being the same lot conveyed unto Betty C. Minyard by deed of Yvonne Bailey dated the 21 day of April 1978, duly of record in the RMC Office for Greenville County, in Deed Book 1430, at Page 6.

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.

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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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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 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 therefor 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 to the completion of such construction to the mortgage debt.

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