611 N. Main Street Greenville, S. C. 29601

GREENVILLE CO. S. Greenville, S. C. 29601

MORTGAGE - INDIVIDUAL FORM - DILLARD & MITCHELL, P.A., GREENVILLE, S. C.

STATE OF SOUTH CAROLINA 10 18 18 05 19 19

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STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

MORTGAGE OF REAL ESTATE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS. VIRGINIA A. WHITE

thereinafter referred to as Mortgagor) is well and truly indebted unto

WM. GOLDSHITH CO.

(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 Sixteen Thousand Two Hundred Twenty and 97/100ths ---

as set forth in said note,

with interest thereon from date at the rate of 8 per centum per annum, to be paid: at maturity.

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 scaling 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 on the western corner of the intersection of Holly Road and Rosewood Drive, in Greenville County, South Carolina, being known and designated as Lot No. 60 on a plat of EDWARDS FOREST HEIGHTS made by Jones Engineering Service, dated February, 1967, recorded in the RMC Office for Greenville County, South Carolina, in Plat Book OOO at page 89, and having according to a more recent plat thereof entitled "Property of Franklin D. Smith and Barbara Ann Smith" made by Dalton & Neves, dated August, 1974, recorded in Plat Book 5-H, page 21, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southern side of Holly Road at the joint front corner of Lots Nos. 60 and 61 and running thence with the common line of said lots, S. 38-07 E., 175 feet to an iron pin; thence along the common line of Lots Nos. 60 and 59, N. 71-02 E., 137.2 feet to an iron pin on the western side of Rosewood Drive; thence along the western side of Rosewood Drive, N. 16-11 W., 41.1 feet to an iron pin and N. 6-56 W., 58.9 feet to an iron pin; thence with the curve of the intersection of Rosewood Drive and Holly Road, the chord of which is N. 46-29 W., 28.5 feet to an iron pin on the southern side of Holly Road; thence along the southern side of Holly Road, S. 83-31 W., 123 feet to an iron pin; thence along the curve of the southern side of Holly Road, the chord of which is S. 74-16 W., 78.5 feet to an iron pin, the point of beginning.

The above property is the same conveyed to the Mortgagor by deed of Franklin D. Smith and Barbara A. Smith recorded August 22, 1977 in Deed Book 1063 at page 157.

This mortgage is secondary and junior in lien to a mrtgage given to South Carolina Federal Savings and Loan Association, recorded August 22, 1977 in Mortgage 1407, page 629, in the original sum of \$29,000.00.

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Together with all and singular rights, members, herditaments, 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 fitted thereto in any manner; it being the intention of the parties hereto that all such fixtures and equipment, other than the usual household furniture, he 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 Mortgagos forever, from and against the Mortgagor and all persons whomsoever lawfully claiming 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 herein. This mortgage shall also becure the Mortgagee for any further loans, advances, readvances or credits that may be made hereafter to the Mortgager 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.

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