MORTGAGE OF REAL ESTATE prepared by Enandolph Stone, Attorney at Law, 124 Broadus Avenue, Greenville, S.C. 29601

STATE OF SOUTH CAROLINA REENVILLE CO. S. C.

MORTGAGE OF REAL ESTATE

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COUNTY OF GREENVILLE

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Mar 22 12 13 PH '79

TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS. We, Roger D. MMEDIEr and Helen K. Miller,

(hereinafter referred to as Mortgagor) is well and truly indebted unto N-P Employees Federal Credit Union

W with interest thereon from date at the rate of

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 aforesald 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 heirs, successors and assigns: All that piece, parcel or lot of land situate, lying and being in Greenville County, South Carolina, at the northwestern corner of the intersection of Perry Road and Dykeson Avenue and being a portion of Lot 20 of the "Property of Ethel Y. Perry Estate" as shown on a plat recorded in the RMC Office for Greenville County, South Carolina, in Plat Book R at page 102, and having according to a "Plat of Roger D. Miller" prepared by C.O. Riddle, R.L.S., dated December 28, 1978, recorded in said RMC Office in Plat Book 6Z at Page 93 the following metes and bounds: Beginning at an iron pin at the northwest corner of Perry Road and Dykeson Avenue and running thence along the Southwestern edge of Dykeson Avenue N. 47-11 W. 127.74 feet to an old iron pin; thence along a line of Lot 14 S. 43-00 W. 60 feet to an old iron pin; thence along a line of Lot 21 S. 47-11 E. 128.65 feet to a point on a wall; thence along the northwestern edge of the right of way of Perry Road N. 42-08 E. 60 feet to the beginning corner and being the same property conveyed to Roger D. Miller and Helen K. Miller by a deed from Charles J. F. Manly, Jr. and Basil , 1979, and recorded herewith. Manly IV dated March 7

That, together with, and in addition to, the monthly payments of principal and interest payable under the terms of the note secured hereby, he will pay to the Mortgagee, on the last day of each month, until the indebtedness secured hereby is paid in full, a sum equal to one-twelfth of the annual taxes, public assessments and insurance premiums, as estimated by the Mortgagee, and, on the failure of the Mortgager to pay all taxes, insurance premiums and public assessments, the Mortgagee may at its option, pay said items and charge all advances therefor to the mortgage debt. These monthly escrow payments will not bear interest to the mortgagor(s).

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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 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 helrs, successors and assighs, 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.

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 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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