

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

GREENVILLE CO. S. C.
2 19 PM '79
CHAMBERSLEY

MORTGAGE OF REAL ESTATE
TO ALL WHOM THESE PRESENTS MAY CONCERN

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WHEREAS, Robert H. Keown

(hereinafter referred to as Mortgagor) is well and truly indebted unto **SOUTHERN FINANCIAL SERVICES, INC.**
P. O. Box 10242, Federal Station, Greenville, South Carolina 29603

(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

Five Thousand Four Hundred Three & 55/100 Dollars \$ 5403.55) due and payable

In Seventy-two (72) consecutive monthly installments of One Hundred Nine and 90/100 (\$109.90) dollars, beginning on August 9, 1979, and on the same day of each month thereafter until paid in full,

with interest thereon from July 9, 1979 at the rate of 13.50 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 that certain piece, parcel or lot of land, with the buildings and improvements thereon, situate, lying and being on the western side of Lorena Drive near the City of Greenville, County of Greenville, State of South Carolina, being shown and designated as Lot No.2 on a plat of Lorena Park by Jones and Sutherland, Engineers, dated May 29, 1959, recorded in the RMC Office for Greenville County, South Carolina, in plat book SS at Page 171, and having according to a more recent plat of said property by R. K. Campbell dated June 9, 1964, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the western side of Lorena Drive at the joint front corner of Lots 2 and 3 and running thence with said lots S. 70-19 W., 163.6 feet to an iron pin; thence N. 0-15 E., 85.5 feet to an iron pin at the joint rear corner of Lots 1 and 2; thence with the joint line of said Lots N. 70-19 E. 134.3 feet to an iron pin on the western side of Lorena Drive; thence with the western side of Lorena Drive S. 19-46 E., 80 feet to the point of beginning.

This being the same property conveyed to the mortgagor herein by deed of Spencer Boyce and Kathleen W. Surney recorded April 19, 1964 in Deed Book 771 at Page 363.

RECORDED IN DEED BOOK 771 PAGE 363
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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 lawfully be had thereon, and including all heating, plumbing, and lighting fixtures now or hereafter attached, connected, or fitted thereto in any manner, it being the intent 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 hereinafter described in fee simple absolute, that it has good right and is fully 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, its heirs and assigns, the said premises unto the Mortgagee forever, from and against the Mortgagor and all persons whomsoever lawfully claiming or to claim a 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 now or hereafter be made hereafter to the Mortgagor by the Mortgagee so long as the total indebtedness thus secured does not exceed the maximum amount set forth in the promissory note herewith. All sums so advanced shall bear interest at the same rate as the mortgage debt and shall be payable on demand to 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 the Mortgagee, in an amount not less than the mortgage debt, or in such amounts as may be required by the Mortgagee, and in compliance 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 favor 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 here, that it will complete construction until completion, without interruption, and shall, if it fails to do so, the Mortgagee may, at its option, enter upon said premises, make whatever repairs necessary, including the completion of any construction work in progress, and charge the expenses for such repairs to the completion of such construction to the mortgage debt.

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