

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

FILED
CO. S. C.
2 27 PM 1978
DONALD W. WALKER
CLERK

Vol 1473 Page 450

MORTGAGE OF REAL ESTATE

IN WHOM THESE PRESENTS MAY CONCERN:

WHEREAS,

Neela Vakharia

(hereinafter referred to as Mortgagor) is well and truly indebted unto J.E. Serrine Co. Emp. F.C.U.

(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 FIFTEEN THOUSAND AND NO/100

Dollars (\$ 15,000.00) due and payable

AS SHOWN ON NOTE

with interest thereon from _____ 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:

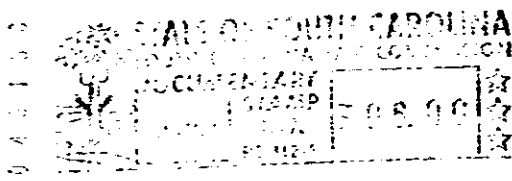
NOW, KNOW ALL MEN, That the Mortgagor, in consideration of the aforesaid debt, and in order to secure the payment thereof, and of any other and further sums for which the Mortgagor may be indebted to the Mortgagee at any time for advances made to or for his account by the Mortgagee, and also in consideration 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 _____

ALL that piece, parcel or lot of land in Chick Springs Township, County of Greenville, State of South Carolina, located about one mile West from Greer, S.C. on the southeast side of Boxwood Lane and being shown and designated as Lot No. 75 on plat entitled "King Acres" made by John A. Simons, Surveyor, dated August 10, 1963, and recorded in Plat Book "YY" at Page 153, Greenville County RMC Office, fronting on Boxwood Lane 104.3 feet, having a rear of 109 feet, a depth of 160 feet along line of Lot 74 and a depth of 168.1 feet along Lot 76. Reference is hereby made to said plat for a more complete description as to metes and bounds.

This is the same property conveyed to the mortgagor by Deed of Indu Vakharia dated October 3, 1978 and recorded October 9, 1978 in Deed Book 1089 at Page 549, RMC Office for Greenville County, S.C.

This mortgage is second and junior in lien to that certain mortgage to Fidelity Federal Savings and Loan Association dated January 19, 1971 to secure \$25,400.00.



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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 hereinbefore 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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