STATE OF SOUTH CAROLINA COUNTY OF Greenville

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## MORTGAGE OF REAL ESTATE

ALL that piece, parcel or lot of land situate, lying and being in Greenville County, South Carolina, on the southerly side of Rosewood Drive and being known and designated as Lot 66 on a plat of property of Pine Brook Forest Subdivision, Section I, recorded in the RMC Office for Greenville County, South Carolina, in Plat Book 4X at pages 48 and 49 and having, according to said plat, the following metes and bounds:

BEGINNING at a point on the southerly edge of Rose Wood Drive at the joint front corner of lots 66 and 67 and running thence along a line of lot 67, S. 16-35E., 150.0 feet to a point; thence along a line of lot 63, N. 73-25 E., 125.0 feet to a point; thence along a line of lot 64 and 65, N. 16-35 W., 150.0 feet to a point on the southerly edge of Rose Wood Drive; thence along the southerly edge of Rose Wood Drive, S. 73-25 W., 125.0 feet to the beginning corner.

This property is conveyed subject to all easements, restrictions, and rights of way, if any, affecting the above described property.

This is a portion of the property conveyed to grantors by Deed of Turnkey Enterprises, Inc. recorded February 20, 1976 in Deed Book 1034 at page 755 of the RMC Office for Greenville County.

DERIVATION: Received from Joe T. Evans and Rebecca S. Evans, recorded-7/5/77 Vol. 1059, Pg.

Together with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements or additions thereto, shall be deemed to be and remain a part of the property covered by this mortgage; and all of the foregoing, together with said property (or the leasehold estate if this mortgage is on a leasehold) are referred to as the "property".

TO HAVE AND TO HOLD, all and singular, the said property unto Lender and Lender's successors and assigns, forever.

Borrower covenants that he is lawfully seized of the premises herein above described in fee simply absolute (or such other estate; if any, as is stated hereinbefore), that he has good, right, and lawful authority to sell, convey, mortgage or encumber the same, and that the premises are free and clear of all liens and encumbrances whatsoever except: (If none, so state)





Palmetto Savings and Loan Association







Borrower further warrants and does hereby bind himself, his heirs, executors, administrators and assigns to warrant and forever defend all and singular the premises as herein conveyed, unto the Lender forever, from and against the Borrower and all persons whomsoever lawfully claiming the same or any part thereof.

Borrower further covenants and agrees as follows:

- 1. That he will promptly pay the principal of and interest on the indebtedness evidenced by the said note (s) at the time and in the manner therein provided. The Lender may collect a "late charge" not to exceed an amount equal to lesser of \$5.00 or five (5) per centum of any installment which is not paid within ten (10) days from the due date thereof to cover the extra expense involved in handling delinquent payments.
- 2. That this mortgage shall secure the Lender for such further sums as may be advanced hereafter, at the option of the Lender, for the payment of taxes, insurance premiums, public assessments, repairs or other purposes pursuant to the covenants herein, and also any further loans, advances, readvances or credits that may be made hereafter to the Borrower by the Lender; and that all sums so advanced shall bear interest at the same rate as the mortgage and shall be payable on demand of the Lender, unless otherwise provided in writing.
- 3. That he will keep the improvements now existing or hereafter erected on the mortgaged property insured as may be required from time to time by the Lender against loss by fire and other hazards, in such amounts as may be required by the Lender, and in companies acceptable to it, and that he does hereby assign to the Lender all such policies, and that all such policies and renewals thereof, at the option of the Lender, shall be held by it and have attached thereto loss payable clauses in favor of, and in form acceptable to, the Lender.
- 4. That he will keep all improvements now existing or hereafter erected upon the mortgaged property in good repair; and, should he fail to do so, the Lender may, at its option, enter upon said premises, make whatever repairs are necessary and charge the expenses for such repairs to the mortgage debt.

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STEP AND DESCRIPTION

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