Pro 1021 1 1012 200 FII.ED MORTGAGE OF REAL ESTATE-Offices of PYLE & SYLE, Attorneys at Law, Greenville, S. C.

SEF 30 12 09 PH 180 STATE OF SOUTH CAROLINA MORTGAGE OF REAL ESTATE R.M.C. RANKERSLEYO ALL WHOM THESE PRESENTS MAY CONCERN: **COUNTY OF GREENVILLE** 

WHEREAS, Jo Ann Ledbetter

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(hereinaster referred to as Mortgagor) is well and truly indebted unto Curtis E. Baker
Rf. 4, Ledbetter Rd., Travelers Rest, S.C. 29690

(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 Seven Hundred Sixty-Six and 00/100-----\_\_\_\_\_ Dollars (\$ 15,766.00 ) due and payable

in equal monthly installments of One Hundred Fifty and 00/100 (\$150.00) Dollars, beginning Thirty (30) days from date and a like amount each successive Thirty (30) days until Five (5) years from date at which time the entire balance shall become due and payable reserving the right, however, to renew for an additional Five 5) years with the same terms and conditions. Further reserving the right to anticipate in whole or in part per centum per annum, to be paid semi-annually with interest thereon from date at the rate of 8%

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 Greenville, and according to plat made for Jo Ann Ledbetter by Webb Surveying and Mapping Company, September 1980, recorded in Plat Book  $\boxtimes$  at Page 27, having the following metes and bounds, to-wit:

BEGINNING at a nail on the easterly side of Keller Mill Road and running thence N. 62-08 E., 647.84 feet to iron pin; thence S. 45-16 E., 227.74 feet to iron pin; thence S. 26-33 W., 190.65 feet to iron pin; thence N. 79-58 W., 256.63 feet to iron pin; thence N. 49-28 W., 136.24 feet to iron pin; thence S. 62-55 W., 314.98 feet to nail on the easterly side of Keller Mill Road; thence with Keller Mill Road N. 18-15 W., 40.2 feet to the point of beginning and containing 2.383 acres.

This being the same property conveyed to the mortgagor herein by deed of the mortgagee herein recorded of even date herewith.

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, 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 hereinabove described in fee simple absolute, that it has good right and is Tawfully 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 at the total indebtedness thus secured does not exceed the original amount shown on the face hereof. All sums so advanced shall bear interest long at the source of t at the same rate as the mortgage debt and shall be payable on demand of 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 Mortgagee, in an amount not less than the mortgage debt, or to time by the Mortgagee against loss by fire and any other hazards specified by Mortgagee, in an amount not less than the mortgage debt, or in such amounts as may be required by the Mortgagee, and in companies 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 form acceptable to the Mortgagee, and that it will pay all premiums therefor when due, and that it does hereby exists to the Mortgagee the proceeds of any policy insuring the mortgaged premiums and there are all premiums therefor when due, and that it does hereby exists to the Mortgagee and premiums therefor when due, and that it does hereby exists to the Mortgagee and the mortgage and does all premiums therefor when due, and that it does hereby exists to the Mortgagee and the mortgage a 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.

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