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the line of said lot N 24-07 E 125 feet to an iron pin in the rear line of Lot No. 26; thence with a new line through said lot S 68-50 E 188.9 feet to an iron pin on the Northwest side of Ponderosa Road; thence with the North side of said road S 24-11 W 21 feet to the original joint corner of Lots Nos. 26 and 27; thence continuing with the Northwest side of said road S 27-19 W 10 feet to a point; thence S 28-13 W 109.9 feet to a point; thence continuing S 30-51 W 31.1 feet to the beginning corner.

This being the identical property conveyed to Robert G. Short and Marlene M. Short by John F. Brausch by deed dated June 16, 1969 and recorded June 17, 1969, in Deed Book 870, page 175, records of Greenville County, S. C.

IT IS HEREBY UNDERSTOOD AND AGREED that this mortgage is second in the order of priority to that certain mortgage given by Robert G. Short and Marlene M. Short to Fidelity Federal Savings and Loan Association dated May 29, 1972 and recorded June 1, 1972, in Mortgage Book 1235, page 547, records of Greenville County, S. C.

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TOGETHER with all and singular the Rights, Members, Hereditaments and Appurtenances to the said Premises belonging, or in anywise incident or appertaining.

TO HAVE AND TO HOLD all and singular the said Premises unto the said Mortgagee and Mortgagee's successors and or Heirs and Assigns forever. And Mortgagor does hereby bind the Mortgagor and Mortgagor's successors and / or Heirs, Executors and Administrators to warrant and forever defend all and singular the said Premises unto the said Mortgagee, and Mortgagee's successors and / or Heirs and Assigns, from and against Mortgagor and Mortgagor's successors and / or Heirs, Executors, Administrators and Assigns, and every person whomsoever lawfully claiming or to claim the same or any part thereof.

The Mortgagor covenants and agrees as follows:

1. That he will promptly pay the principal of and interest on the indebtedness evidenced by the said note, at the times and in the manner therein provided.
2. 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 and also any further loans, advances, or readvances or credits that may be made hereafter to the Mortgagor by the Mortgagee; and that 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.
3. That he will keep the improvements now existing or hereafter erected on the mortgaged property insured in such amounts as may be required from time to time by the Mortgagee in a company or companies acceptable to the Mortgagee, against loss by fire, wind, or other hazards, and that he does hereby assign to the Mortgagee the said policy or policies of insurance. In the event he should, at any time, fail to insure the said premises or to pay the premiums thereon, then the Mortgagee, Mortgagee's Successors and / or Heirs or Assigns, may cause such buildings to be insured in its name and reimburse itself for the premiums and expenses of such insurance under this mortgage, with interest.
4. That the failure to maintain hazard insurance on the said property or the failure to make payments of taxes, public assessments or for repairs pursuant to the covenants herein shall constitute a violation and breach of the terms of this mortgage and the note which it secures and shall at the option of the Mortgagee, make the entire balance due hereunder immediately due and payable, and further makes this mortgage subject to foreclosure.
5. It is agreed that the Mortgagor shall hold and enjoy the premises above conveyed until there is a default of this mortgage or in the note secured hereby. It is the true intent and meaning of this instrument that if the Mortgagor shall fully perform all the terms, conditions and covenants of this mortgage and of the note secured hereby and the Mortgagor shall, on or before the first of each and every month from and after the date of these presents, pay or cause to be paid to the Mortgagee, Mortgagee's Successors and / or Heirs or Assigns, the monthly installments as set out herein and also pay to the Mortgagee in monthly installments as hereinabove set forth such other sums, if any, as the Mortgagee may hereafter during the continuance of these presents advance to the Mortgagor on the security hereof, with interest on such further sums from the time when they may be respectively advanced at the aforesaid rate, payable as aforesaid until such sum or sums so advanced shall have been fully paid, provided that the total amount so secured shall not exceed the original face amount of this mortgage or any increased amount set forth hereinabove, that then this mortgage shall be utterly null and void; otherwise to remain in full force and effect. If there is a default of any of the terms, conditions or covenants of this mortgage, or of the note secured hereby, then at the option of the Mortgagee, all sums then owing by the Mortgagor to the Mortgagee shall become immediately due and payable, and this mortgage may be foreclosed. Should any legal proceedings be instituted for the foreclosure of this mortgage, or should the Mortgagor become a party to any suit involving this mortgage or the title to the premises described herein, or should the Mortgagee become a party to any suit involving this mortgage or the title to the premises described herein or should the debt secured hereby or any part thereof be placed in the hands of an attorney at law for collection by suit or otherwise, all costs and expenses incurred by the Mortgagee and a reasonable attorney's fee shall thereupon become due and payable immediately or on demand at the option of the Mortgagee as a part of the debt secured thereby and may be recovered and collected hereunder.

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