MORTGAGE - INDIVIDUAL FORM -

Greenville '-'

STATE OF SOUTH CAROLINA

**COUNTY OF** 

MORTGAGE OF REAL ESTATE

TO ALL WHOM THESE PRESENTS MAY CONCERN-

WHEREAS. Henry W. Davis and Melvin E. Springfield

thereinafter referred to as Mortgagor) is well and truly indebted unto First Citizens Bank & Trust

shereinaster 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

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Thirteen Thousand Six Hundred and No/100----- Dollar (\$ 13,600.00) doc and payable Reference is hereby made to promissory note of even date the terms of which are incorporated herein by reference with interest thereon from date it the rate of 20 per centum per annum, to be paid:

WHEREAS, the Mortgagor may bereafter 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 Mortgager 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, being known and designated as Lot No. 54 on plat of Sharon-Park Extension as shown on plat thereof recorded in the RMC Office for Greenville County, S.C. in Plat Book CCC at Page 71, said plat being referred to a more complete description thereon.

This being the same property conveyed to the mortgagors by deed of Joseph L. Wells and Barbara J. Wells recorded in the RMC Office for Greenville County, South Carolina, in Deed Book 957 at Page 349 recorded on October 9, 1972.

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(exether with all and singular rights, members, herditaments, and appurtenances to the same belonging in any way incident or appertaining, and of allige rents, issues, and profits which may arise or be had therefrom, and including all hearing, plumbing, and lighting fixtures now or bereafter attached, connected, or fitted thereto in any manner; # being the intention of the parties hereto that all such fixtures and equipment, other than the usual household furniture, he considered a next of the small est

THAVE 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 bereinshove 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 whomscever 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 Mortgagor by the Mortgagee so long as the total indebtedness thus secured does not exceed the original amount shown on the face hereof. 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