

STATE OF SOUTH CAROLINA AUG 19 10 22 AM '81 MORTGAGE OF REAL ESTATE
COUNTY OF GREENVILLE DONNIE S. TANKERSLEY
R.M.C.

TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, K. C. Venugopal and Shaila Venugopal

(hereinafter referred to as Mortgagor) is well and truly indebted unto Patricia H. Spencer

(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

Eight Thousand Four Hundred and No/100----- Dollars (\$ 8,400.00) due 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 at the rate of 13 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:

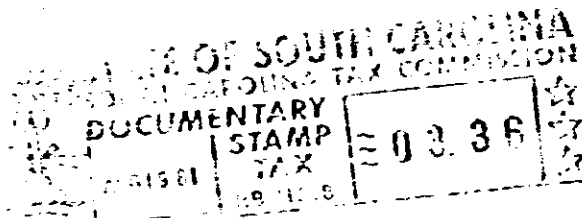
NOW, KNOW ALL MEN, That the Mortgagor, in consideration of the aforesaid debt, and in order to secure the payment thereof, and of any other and further sums for which the Mortgagor may be indebted to the Mortgagee at any time for advances made to or for his account by the Mortgagee, and also in consideration 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 piece, parcel or lot of land situate, lying and being on the southern side of Devon Drive in the Town of Mauldin, County of Greenville, State of South Carolina and known and designated as Lot No. 85 of a plat entitled An Addition to Knollwood Heights, which plat is recorded in the RMC Office for Greenville County in Plat Book 4-F at Page 17 and according to said plat, has the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southern side of Devon Drive at the joint front corner of Lots 85 and 86 and running thence with the joint line of said lots S. 47-27 W. 175 feet to an iron pin; running thence S. 42-33 W. 120 feet to an iron pin at the joint rear corner of Lots Nos. 84 and 85; running thence with the joint line of said lots N. 47-27 W. 174.25 feet to an iron pin on the southern side of Devon Drive; running thence with the southern side of said drive N. 42-12 E. 120 feet to an iron pin, point of beginning.

This being the same property conveyed to the mortgagors by deed of Wayne L. Spence of even date to be recorded herewith and by deed of Patricia H. Spencer of even date to be recorded herewith.

This mortgage is junior in rank to that mortgage given to First Federal Savings and Loan Association of even date to be recorded 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 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.

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.