

TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, LARRY JO SEIGLER and PATRICIA G. SEIGLER

(hereinafter referred to as Mortgagor) is well and truly indebted unto BANK OF TRAVELERS REST

(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 Six Hundred Eighty-eight and 77/100ths Dollars (\$ 15,688.77 due and payable

as set forth in said note,

with interest thereon from date at the rate of 18.000 per centum per annum, to be paid: monthly.

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:

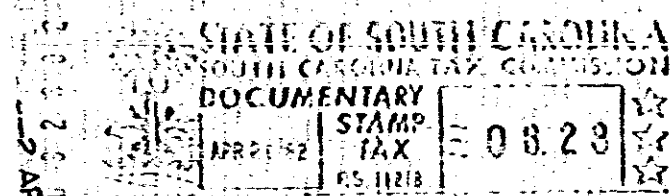
ALL that piece, parcel or lot of land, with all buildings and improvements, situate, lying and being in the County of Greenville, State of South Carolina, being shown as Lot No. 59 on a plat of SPRINGFIELD, recorded in the RMC Office for Greenville County, S. C., in Plat Book BBB, page 14, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the north side of Morgan Avenue at the joint front corner of Lots 59 and 60, and running thence with the line of said lots, N. 6-40 E., 177 feet to an iron pin; thence N. 69-15 W., 127.8 feet to a point on Benson Drive; thence with Benson Drive, S. 22-15 W., 140.2 feet to a curve at the intersection of Benson Drive and Morgan Avenue; thence with said curve (the chord of which is S. 22-45 E., 35.3 feet to a point on Morgan Avenue); thence with Morgan Avenue, S. 67-45 E., 150 feet to the point of beginning.

The above property is the same conveyed to the Mortgagors by deed of Woodrow W. and Lucille H. Fowler, recorded August 21, 1972 in Deed Book 952, page 436 in the RMC Office for Greenville County, S. C.

The within mortgage is secondary and junior in lien to a first mortgage given to Travelers Rest Federal Savings and Loan Association (now Poinsett Federal Savings and Loan Association), recorded on August 2, 1972, in Mortgage Book 1245, page 637, in the original sum of \$24,750.00.

At the option of the mortgagee, the indebtedness secured hereby shall become due and payable if the mortgagors shall convey the mortgaged premises or if the title thereto shall become vested in any other person or party for any other reason whatsoever.



Together with all and singular rights, members, hereditaments, 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 payments 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.