THE NOTE THIS MORTGAGE SECURES PROVIDES FOR INCREASES IN ADDRESS: 107 MARIALITY (AND PRINCIPAL AMOUNT TO BE REPAID DUE TO THE NEGATIVE AMORTGAGE INDIVIDUAL FORM MITCHELL & ARIAIL, GREENVILLE, S.C.

STATE OF SOUTH CAROLINA 1 1992

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

MORTGAGE OF REAL ESTATE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS. Richard H. Kosa and Elsie V. Kosa

(hereinafter referred to as Mortgagor) is well and truly indebted unto David H. Krumwiede and Nancy E. Krumwiede

(hereinaster 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

Twelve Thousand Five Hundred and no/100------Dollar (* 12,500.00) due and psyable as provided in the terms of the promissory note of even date, said terms are incorporated herein by reference.

SKIKONINE KAKONINE KA

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:

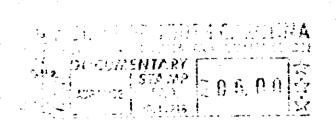
NOW, KNOW ALL MEN, That the Mortgagor, in consideration of the aforesaid debt, and in order to secure the payment thereof, and of any other and further sums for which the Mortgagor may be indebted to the Mortgagee at any time for advances made to or for his account by the Mortgagee, and also in consideration 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 valing 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 thereon, situate, lying and being on the southeastern side of Blackenridge Drive in Greenville County, South Carolina being shown and designated as Lot No. 45 on a plat entitled EASTGATE VILLAGE made by Piedmont Engineers and Architects dated May 15, 1973, recorded in the R.M.C. Office for Greenville County, South Carolina in Plat Book 4-X at Page 31 and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southeastern side of Blackenridge Drive at the joint front corner of lots nos. 44 and 45 and running thence along the common line of said lots, S. 64-00 E. 90.0 feet to an iron pin on "Open Greenway"; thence with the Open Greenway, S. 26-00 W. 100.0 feet to an iron pin at the joint rear corner of lots nos. 45 and 46; thence with the common line of said lots, N. 64-00 W. 90.0 feet to an iron pin on the southeastern side of Blackenridge Drive; thence along the southeastern side of Blackenridge Drive, N. 26-00 E. 100.0 feet to an iron pin, the point of beginning.

The above property is the same property conveyed to the mortgagors by deed of David H. Krumwiede and Nancy E. Krumwiede to be recorded herewith.

This is a third mortgage junior in lien to a mortgage to Fidelity Federal Savings and Loan Association recorded in Mortgage Book 1356 at Page 286 and a mortgage to American Federal Savings and Loan Association of even date herewith recorded in Mortgage Book 15.77 at Page 5.73.



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 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 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 cagainst 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 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.

4328 RV-Z'

يبالي المستعلق المستعلقة