

MORTGAGE OF REAL ESTATE

GREENVILLE  
Guthrie Howard, 117 Patton Street, Greenville, S.C.

STATE OF SOUTH CAROLINA  
COUNTY OF GREENVILLE

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JONAS

MORTGAGE OF REAL ESTATE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, We, CHESTER R. TROWER, JR. and WANZA B. TROWER,

(hereinafter referred to as Mortgagor) are well and truly indebted unto COMMUNITY BANK, of Greenville, South Carolina,

(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 FOURTEEN THOUSAND, FIVE HUNDRED AND NO/100----- Dollars (\$ 14,500.00 ) due and payable

ACCORDING TO THE TERMS OF THE NOTE OF EVEN DATE HEREWITH,

A.P.R. 15%

with interest thereon from date at the rate of / 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 with all improvements thereon, located, lying, and being in the City of Greenville, Greenville County, South Carolina, on the Northeastern side of Faris Circle (formerly known as E. Faris Road), designated as Lot 98, on Plat of Forest Heights, made by Dalton & Neves, Engineers, dated June, 1944, revised by Piedmont Engineers in 1947, and recorded in the RMC Office for Greenville County, in Plat Book P, at Page 71, and having, according to said Plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the Eastern side of South Faris Circle at the joint front corner of Lots 98 and 99, and running thence along the joint line of said Lots, N. 58-09 E., 227.0 feet to an old iron pin which lies approximately eight feet (8') from the center line of a creek, the center line of which is the property line; thence along said creek, the traverse of which is S. 25-30 E., 201.6 feet to an old iron pin which lies approximately eight feet (8') from the center line of said creek; thence S. 77-53 W., 225.0 feet to an old iron pin on the Eastern side of South Faris Circle, the joint front corner of Lots Nos. 97 and 98; thence along said street, N. 18-54 W., 25.0 feet to an iron pin, and N. 31-00 W., 109 feet to an old iron pin, the POINT AND PLACE OF BEGINNING.

This is the identical property heretofore conveyed to Chester R. Trower, Sr. and Wanza B. Trower by Deed from The Equitable Life Assurance Society of the United States, dated and recorded on November 13, 1980, in the RMC Office for Greenville County in Deed Book 1137, at Page 256, at 4:06 p.m.

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 Mortgagee 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, reimbursements or credits that may be made hereafter to the Mortgagee 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.

2. That it will keep the improvements now existing or hereafter erected on the mortgaged property insured as may be required from time to time by the Mortgagee against loss by fire and any other hazards specified by the Mortgagee, in an amount not less than the mortgage debt, or such other amount as may be required by the Mortgagee, and in any event not less than the mortgage debt, and that the cost of such insurance shall be paid by the Mortgagor, and have attached thereto a copy of the policy in force at all times, and in full payment of the mortgage debt it will pay all premiums on such policies, and that it will keep the Mortgagee the proceeds of such policies, and that it will pay the balance of such proceeds to the Mortgagee, to the extent of the mortgage debt, and that it will keep the Mortgagee advised of the status of such insurance.

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