

GREENVILLE
REAL ESTATE MONTHLY INSTALLMENT MORTGAGE

State of South Carolina,

County of GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

SEND GREETINGS:

WHEREAS, I, we the said KARL DENNIS CHAMBERS AND PAULA H. CHAMBERS hereinafter called Mortgagor, in and by my, our certain note or obligation bearing even date herewith stand indebted firmly held and bound unto the Citizens and Southern National Bank of South Carolina, Greenville S. C., hereinafter called Mortgagee, the sum of \$6,171.48 plus interest as stated in the note or obligation, being due and payable in 72 equal monthly installments commencing on the 15 day of September 1983 and on the same date of each successive month thereafter

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 certain piece, parcel or lot of land situate, lying and being in the County of Greenville, State of South Carolina, on the northeastern side of Padlock Lane and being known and designated as the greater part of Lot No. 84 and a small portion of Lot No. 85 as shown on a plat entitled Devenger Place, Section No. 2 recorded in the RMC Office for Greenville County in Plat Book 5-D at Page 8 and also being shown on a more recent plat entitled "Property of Karl Dennis Chambers and Paula H. Chambers" recorded in the RMC Office for Greenville County in Plat Book 7-1 at Page 82 and having such metes and bounds as shown on the more recent plat, reference to which is hereby made for a more complete description.

THIS is the same property as that conveyed to the Mortgagors herein by deed from Norman Gene Haskins and Bonnie S. Haskins recorded in the RMC Office for Greenville County in Deed Book 1107 at Page 468 on July 23, 1979.

THE mailing address of the Mortgagee herein is P.O. Box 1149, Greenville, SC 29602

Together with all and singular rights, members, hereditaments, and appurtenances to the same belonging in any way incident or appertaining, and all of 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 fixed thereto in any manner it being the intention of the parties hereto that all 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 together thereto 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 Mortgagee by the Mortgagee or any of its assigns. Any 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 created on the mortgaged premises 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, and in such amounts as may be required by the Mortgagee and in companies acceptable to it, and that all such policies and proceeds shall be assigned to the Mortgagee and have attached thereto a payable clause in favor of, and in form acceptable to the Mortgagee, and that the Mortgagee shall be entitled to the proceeds thereof when due and that it does hereby assign to the Mortgagee the proceeds of any such policies insuring the mortgaged premises and the improvements thereon, each insurance company to make payment of a loss to the Mortgagee or the person or persons designated by the Mortgagee in writing, whether due or not.

(3) That it will keep all improvements now existing or hereafter created on the mortgaged premises 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, and in such amounts as may be required by the Mortgagee and in companies acceptable to it, and that all such policies and proceeds shall be assigned to the Mortgagee and have attached thereto a payable clause in favor of, and in form acceptable to the Mortgagee, and that the Mortgagee shall be entitled to the proceeds thereof when due and that it does hereby assign to the Mortgagee the proceeds of any such policies insuring the mortgaged premises and the improvements thereon, each insurance company to make payment of a loss to the Mortgagee or the person or persons designated by the Mortgagee in writing, whether due or not.