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of Lot 12 and Lot 13; thence with Beaver Dam Creek, the center line of the creek being the property line, N 53-28 W 37 feet to an iron pin; thence still with said creek N 17-42 W 55.6 feet to an iron pin; thence still with said creek N 74-28 W 30 feet to an iron pin at the joint rear corner of Lot 11 and Lot 12; thence with Lot 11 S 29-52 W 304.2 feet to an iron pin on Tammy Trail; thence with said trail S 56-47 E 100 feet to the point of beginning.

DERIVATION: This is the same property conveyed to Tami L. Mann by deed of Gordon E. Mann recorded June 21, 1983, in Deed Book 1168 at page 937 in the RMC Office for Greenville County; and conveyed to Danny E. Epps by deed of Tami L. Mann Epps (formerly Tami L. Mann), to be recorded herewith.

TO HAVE AND TO HOLD, all and singular the said premises unto the Mortgagee, his heirs, successors and assigns forever.

The Mortgagor covenants that he is lawfully seized of the premises hereinabove described in fee simple absolute, that he has good right and lawful authority to sell, convey, or encumber the same, and that the premises are free and clear of all liens and encumbrance whatsoever. The Mortgagor further covenants to warrant Mortgagee forever, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.

The Mortgagor covenants and agrees as follows:

1. That he will promptly pay the principal and interest on the indebtedness evidenced by the said note, at the times and in the manner therein provided.

2. 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, and also any further loans, advances, re-advances or credits that may be made hereafter to the Mortgagor by the Mortgagee; and that 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.

3. That he 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 Mortgagee, in an amount not less than the mortgage debt, or in such amounts as may be required by the Mortgagee, and in companies acceptable to it, and that all such