

# State of South Carolina

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COUNTY OF GREENVILLE

## REAL ESTATE FUTURE ADVANCE MORTGAGE

WHEREAS, the said Ashley M. Frazier

(mortgagor) in and by that certain agreement bearing date the 25th day of July,  
19 84, stand firmly held and bound unto Spartanburg U.S. Employees Federal Credit Union  
P.O. Box 1411, Spartanburg, South Carolina 29304

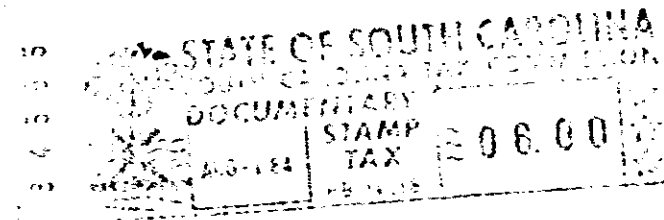
(mortgagee), for such existing indebtedness and all future advances for an amount not exceeding the maximum principal amount of \$ 20,000.00, plus interest thereon, attorney's fees, court costs, and any payments by the mortgagee for insurance, taxes, or repairs pursuant to the terms of that aforesaid open-end credit agreement;

**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 according to said open-end agreement has granted, bargained, sold and released and by those presents does grant, bargain, sell and release unto the Mortgagee, its successors and assigns:

**ALL** that certain piece, parcel or lot of land, with all improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, lying and being on the westerly side of Coquina Court, near the city of Greenville, South Carolina, being known and designated as Lot 12 on plat of property of Central Realty Corp., as recorded in the RMC Office for Greenville County, South Carolina in Plat Book EEE, Page 108.

**DERIVATION:** This being the same property conveyed to Mortgagor by deed of Secretary of Housing and Urban Development of Washington, DC, acting by and through the Federal Housing Commissioner, said deed being dated May 24, 1968, and recorded on June 4, 1968, in the RMC Office for Greenville County, South Carolina, in Deed Book 845, Page 389.

The within mortgage is secondary and junior in lien to a mortgage given to Federal National Mortgage Association as recorded on June 4, 1968, in the RMC Office for Greenville County, South Carolina, in Mortgage Book 1094, Page 251, as subsequently assigned to Lomas & Nettleton Company by assignment dated April 11, 1973, as recorded on August 24, 1973, in Mortgage Book 1288, Page 820.



Together with all 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 fitted 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 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 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 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, subject to change from time to time.

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