LAW OFFICES OF BRESSEY, LATHAN, FAYSSORX SMITH & BARBARE, P.A. GREENVILLE, SOUTH CAROLINA ANDERSON AND FAYSSOUX,

MORTGAGE OF REAL ESTATE

VOL 1678 FASE 323

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

MORTGAGE OF REAL ESTATE TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS,

Betty J. Underwood

(hereinalter referred to as Mortgagor) is well and truly indebted unto

G.H.S. Employees Federal Credit Union 701 Grove Road, Greenville, S. C.29602

(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 Seven Thousand and No/100-----

-----Dollars (\$ 7,000.00

) due and payable

AS STATED IN NOTE.

with interest thereon from

at the rate of

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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 Mortgagoe at any time for advances made to or for his account of any other and further sums for which the Mortgagor may be indebted to the Mortgagoe 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, 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 Mortgagee at and by these presents does grant, bargain, sell and release unto the Mortgagee, the Mortgagee's heirs, 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, on the southern side of Alice Farr Drive, being shown and designated as Lot No. 146 on a plat of the subdivision of Western Hills, Sections I and II, made by Jones & Sutherland, Engineers, dated August, 1959, and recorded in the RMC Office for Greenville County in Plat Book QQ at Pages 98 and 99 and having metes and bounds as shown thereon.

This being the same property acquired by the Mortgagor by deed of Charles E. Underwood dated Feburary 7, 1972 and recorded in the RMC Office for Greenville County in Deed Book 936 at Page 8 on February 9, 1972

This is a second mortgage.

TATE OF SOUTH CAROLINA DOCUMENTARY STAMP TAX

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 hid 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 futures 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 beirs, successors and assigns, forever.

The Mortgagor covenants that is is lawfully seized of the premises bereinabove 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 berein. The Mortgagor further covenants to warrant and forever defend all and singular the said premises unto the Mortgagoe forever, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.