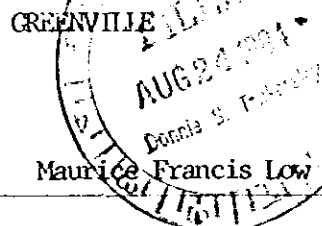


# State of South Carolina

CUMS RE/ECO - 10

## COUNTY OF



### REAL ESTATE FUTURE ADVANCE MORTGAGE

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WHEREAS, the said Maurice Francis Low and Donnie M. Low

\_\_\_\_\_ (mortgagor) in and by that certain agreement bearing date the 21st day of August  
19 84, stand firmly held and bound unto Spartanburg U.S. Employees Federal Credit Union

(mortgagee), for such existing indebtedness and all future advances for an amount not exceeding the maximum principal amount of \$ 12,951.54, 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 in the State of South Carolina, County of Greenville, being known and designated as Lot No. 15 in a subdivision known as Annissa Acres, prepared by Jones Engineering Company, recorded in Plat Book 4-R, Page 63, RMC Office for Greenville County, South Carolina, and having according to said plat the following netes and bounds, to-wit:

BEGINNING at an iron pin on the southern side of Emily Lane at the joint corner of Lots 14 & 15 and running thence with the common line of said lots, S 7-46 E 230 feet to an iron pin at the joint rear corner of said lots; thence running S 82-14 W 110 feet to an iron pin at the joint rear corner of Lots 15 & 16; thence with the common line of said lots, N 7-46 W 230 feet to an iron pin on the southern side of Emily Lane at the joint front corner of Lots 15 & 16; thence with Emily Lane, N 82-14 E 110 feet to an iron pin, same being the point of BEGINNING.

This being the same property conveyed to Maurice Francis Low and Donnie M. Low by deed of Frank J. Haskins by deed recorded in Volume 987, Page 561, RMC Office for Greenville County, South Carolina.

Said property was conveyed subject to all easements, restrictions, zoning ordinances and rights-of-way of record, or on the ground, which may affect said lot.

Parcel No.: 0601-02-01-006.10

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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