

Vol 1470 Page 169

C. TIMOTHY SULLIVAN, P.A., ATTORNEY AT LAW, GREENVILLE, SOUTH CAROLINA 29602

STATE OF SOUTH CAROLINA

GREENVILLE CO. S.C.

MORTGAGE OF REAL ESTATE BOOK

75 PAGE 1944

COUNTY OF GREENVILLE

JUN 14 1 17 PM '79

TO ALL WHOM THESE PRESENTS MAY CONCERN:

DONNIE S. TANKERSLEY
R.M.C.

WHEREAS, PRAKASH K. REDDY

(hereinafter referred to as Mortgagor) is well and truly indebted unto First Citizens Bank & Trust

(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 Eleven thousand one & 60/100----- Dollars (\$ 11,001.60) due and payable

This being the same property conveyed to Mortgagor by deed of W. H. Alford, dated June 12, 1979 and recorded in the RMC Office for Greenville County, S.C. in Deed Book 1104 at Page 764.

1-1526

STATE OF SOUTH CAROLINA
DOCUMENTARY TAX COMMISSION
STAMP
0 4 4 4
RECEIVED

DEC 21 1981

1981
Dec 21 1981
Donnie S. Tankersley
R.M.C.

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE
FILED
DEC 21 4 54 PM '81
DONNIE S. TANKERSLEY
R.M.C.
10810101
200 002
13701801

Together with all and singular rights, members, hereditaments, and appurtenances to the same belonging in any way incident or appertaining to, of all 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 such 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 Mortgagee 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 Mortgagee further covenants to warrant and forever defend all and singular the said premises unto the Mortgagor 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 loans, 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 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 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 policies and renewals thereof shall be held by the Mortgagee, and have attached thereto loss payable clauses in favor of, and in form acceptable to the Mortgagee, and that it will pay all premiums therefor when due, and that it does hereby assign to the Mortgagee the proceeds of any policy insuring the mortgaged premises and does hereby authorize each insurance company concerned to make payment for a loss directly to the Mortgagee, to the extent of the balance owing on the Mortgage debt, whether due or not.

GCTO

WILLIAM

RECORDED

INDEXED

4328 RV.2

1944