

vol 1467 PAGE 461

STATE OF SOUTH CAROLINA  
COUNTY OF GREENVILLE

FILED  
MAY 23 8 48 AM '79  
GREENVILLE CO. STG.  
DONNIE S. TANKERSLEY  
B.H.C.

MORTGAGE OF REAL ESTATE  
ALL WHOM THESE PRESENTS MAY CONCERN:

BOOK 82 PAGE 332

WHEREAS, I Candace P. Atkins

(hereinafter referred to as Mortgagor) is well and truly indebted unto the Bank of Greer

(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 Eight Hundred and NO/100

Dollars (\$11,800.00) due and payable monthly at a rate of One Hundred Ninety-five and 91/100 (195.91) Dollars per month until paid in full.

This being the same property conveyed to Mortgagor herein by deed executed February 23, 1977 by Lewis Phillips, Sr. and recorded February 25, 1977 in Deed Book 1051 at page 629 in the office of the Greenville County Register of Mesne Conveyance.

Address of Mortgagee: 601 North Main Street, Greer, South Carolina 29651.

SEP 1 1983 J  
Paid and released this the 12<sup>th</sup> day of Aug 1983

BANK of GREER  
E. Barbara L. Mass, Ant. Cash  
Wm. L. Petitt

STATE OF SOUTH CAROLINA  
SOUTH CAROLINA TAX COMMISSION  
DOCUMENTARY  
FEE  
TAX  
EX

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 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 whatsoever 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, renewances 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 to 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.

(3) That it will keep all improvements now existing or hereafter erected in good repair, and, in the case of a construction loan, that it will continue construction until completion without interruption, and should it fail to do so, the Mortgagee may, at its option, enter upon said premises, make whatever repairs are necessary, including the completion of any construction work underway, and charge the expenses for such repairs or the completion of such construction to the mortgage debt.