

1420-514

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

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

WHEREAS, Eugene E. Houchins, Jr. and Judith Del Houchins

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

(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

Ten Thousand and NO/100ths Dollars (\$10,000.00 . . .) due and payable

180 days from date (bill \$125.00 per month to be applied first to interest, balance to principal with remaining balance due in full at maturity)

with interest thereon from Deferred at the rate of Eight (8) 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 Mortgagee 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 at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, has granted, bargained, sold and released, and by these 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

ALL that piece, parcel or lot of land, with improvements thereon, situate, lying and being on the northern side of Rockmont Road near the City of Greenville, in the County of Greenville, State of South Carolina and known and designated as Lot No. 155, Section III of a subdivision known as Lake Forest, plat of which is recorded in the R.M.C. Office for Greenville County in Plat Book GG at Page 77 and according to said plat has the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northern side of Rockmont Road at the joint front corner of Lots Nos. 154 and 155 and running thence N. 36-41 E. 321.1 feet to a branch; running thence with the branch as the line and with the high water mark of Lake Fairfield as the line, the traverse line being N. 70-06 W. 100 feet to a point in the dam of Lake Fairfield and continuing with the traverse line N. 69-27 W. 175.7 feet to a point at which the common line of Lots Nos. 155 and 156 join at the high water mark of Lake Fairfield; thence along common line of Lots 155 and 156, S. 24-23 W. 248.1 feet to an iron pin on the northern side of Rockmont Road, joint front corner of Lots 155 and 156; thence along northern side of Rockmont Road, S. 56-05 E. 115.4 feet to a point; thence along the northern side of Rockmont Road, S. 49-26 E. 96.6 feet to the point of beginning.

This conveyance is made subject to easements, conditions, covenants, restrictions and rights of way which are a matter of record and actually existing on the ground affecting the above described property.

DERIVATION: This is that same property conveyed to Eugene E. Houchins, Jr. and Judith Del Houchins by deed of H. P. Gravely dated October 29, 1975 and recorded in the R.M.C. Office for Greenville County in Deed Book 1026 at Page 501 on October 29, 1975.

This is a second mortgage junior to that mortgage to Fidelity Federal Savings & Loan Association dated October 29, 1975 and recorded in the R.M.C. Office for Greenville County in Mortgage Book 1352 at Page 338 in the original amount of \$50,000.00.

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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 whomsoever lawfully claiming the same or any part thereof.

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