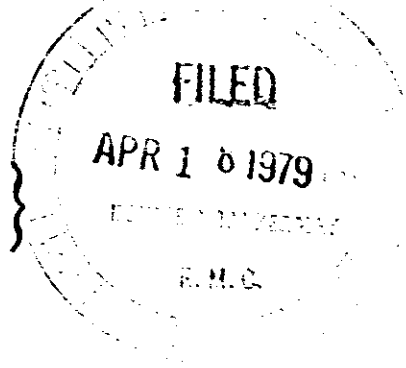


STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE



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

WHEREAS, we, Philip D. Smith and Lilly Jean A. Smith

(hereinafter referred to as Mortgagor) is well and truly indebted unto
HOUSEHOLD FINANCE CORPORATION of South Carolina

(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 Two Thousand Six Hundred Fifty-three and 63/100 NET (Gross) Three Thousand Nine Hundred Thirty-six and NO/100 (3936.00) (Gross) Dollars (\$ 2653.63 (net)) due and payable

in forty-eight (48) equal monthly installments of Eighty-two and NO/100 (\$82.00) each, with interest thereon from 4-13-79 at the rate of 20.879 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 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, being known and designated as Lot No. 3, containing 4.5 acres more or less on plat entitled "Property of Ella Alberson" prepared by Clifford C. Jones, Surveyor, on September 1, 1976, and recorded in the RMC Office for Greenville County, South Carolina, in Book 5-R at Page 96, and having the following metes and bounds to-wit:

BEGINNING at an iron pin on South Carolina Highway 247 from Belton to Ware Place, and running thence S. 87-00 E. 853.0 feet to an iron pin; thence S. 4-00 W 517.2 feet to an iron pin; thence S. 86-54 E. 328.0 feet to an iron pin; thence N. 4-00 E. 507.8 feet to an iron pin; thence N 54-45 W. 372.3 feet to an iron pin; thence S. 4-00 W. 152.0 feet to an iron pin; thence N. 87-00 W. 853.0 feet to iron pin; thence S. 2-45W. 20 feet to the point of beginning.



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This is the same property as conveyed to the Mortgagor herein by deed dated 9-28-76 and recorded on 9-28-76 in book 1043 page 614 of the Office of Recorder of Deeds of Greenville County, South Carolina. Grantor Isabelle B. Alberson.

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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