STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

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MORTGAGE OF REAL ESTATE

TO ALL WHOM THESE PRESENTS MAY CONCERN

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WHEREAS. we, Kenneth A. Garrett and Diane M. Garrett

thereinafter referred to as Mortgagor) is well and truly indebted unto Bank of Travelers Rest

(lereinafter 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

Fifteen Thousand Five Hundred Forty Nine and 90/100 ars (\$15,549.90) due and payable

with interest thereon from May 5, 1980 at the rate of 15% per centum per annum, to be paid: in 96 payments of \$279.04 beginning on June 19, 1980, continuing on the 19th day of each month WHEREAS, the Mortgagor may hereafter become indebted to the said Mortgagor for such forther sums as may be advanced to or for the till Mortgagor's account for taxes, insurance premiums, public assessments, repairs, or for any other purposes:

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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 Mortgagor at any time for advances made to or for his account by the Mortgagor, and also in consideration of the further sum of Three Dollars (\$3.00) to the Mortgagor in hand well and truly paid by the Mortgagor at and before the sealing and delivery of these presents, the receipt whereof is here by acknowledged, has granted, bargained, sold and released, and by these presents does grant, bargain, sell and release unto the Mortgagor, 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, and in Bates Township, on the east side of a county road near its intersection with Geer Highway, and being known and designated as Lots Nos. 12 and 13 of the property of Mrs. E.S. Bulman as shown on plat thereof made by J.C. Hill on September 24, 1949 and recorded in the RMC Office for Greenville County in Plat Book Y at page 57, and having according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the east side of a county road at the corner of Lot 11 which point is 296.2 feet from the right of way of Geer Highway as shown on said plat, and running thence along the rear line of lots 11, 10, 9 and 8 S. 62-30 E. 366 feet to an iron pin in the line of lot 7; thence S. 4-30 W. 10 feet to an iron pin at the rear corner of Lot 14; thence along the line of that lot N. 72-30 W. 418 feet to an iron pin on the east side of said county road; thence along the said road N. 39-40 E. 93.3 feet to an iron pin at the corner of Lot 12; thence continuing along the east side of said road, N. 28-50 E. 95.9 feet to the beginning corner.

This being the same property conveyed to Mary Beatrice Capps by deed of Anna Orene Bulman dated January 27, 1954, recorded RMC Office of Greenville County in book 498 at page 313. Mary B. Capps died intestate leaving the grantors and Kenneth A. Garrett as her heirs. See Probate Recrods of Greenville County.

This conveyance is subject to any and all easements, restrictions, or rights of way either of record, on the plat or on the ground.

The grantees' address is Rt. 1, Chestnut Ridge Road, Marietta, S.C.

At the option of the mortgagee the indebtedness secured hereby shall become due and payable if the mortgagor shall convey the mortgaged premises or if the title thereto shall become vested in any other party for any reason whatsoever.

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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 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 Mortgagor covenants that it is lawfully seized of the premises heireinabove described in ree 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 Mortgagoe forever, from and against the Mortgagor and all persons whomseever lawfully claiming the same or any part thereof.

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