MORTCAGE OF REAL ESTATE-Prepared by RHEY AND RILEY, Attorneys at Law, Greenville, S. C.

STATE OF SOUTH CAROLINA

MORTGAGE OF REAL ESTATE

COUNTY OF GREENVILLE 12 12 28 PH 181

TO ALL WHOM THESE PRESENTS MAY CONCERN:

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WHEREAS,

JOHNNY D. GARRETT and JOYCE A. GARRETT

(hereinafter referred to as Mortgagor) is well and truly indebted unto

D. J. O'CONNOR

(hereinaster 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 THREE HUNDRED SIXTY-EIGHT and NO/100

----Dollars (10,368.00) due and payable

in eighty-four (84) equal monthly installments of One Hundred Seventy-Seven and 53/100 Dollars (\$177.53) each

with interest thereon from

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date

at the rate of 11%

per centum per annum, to be paid: monthly

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 Mortgagoe at any time for advances made to or for his account by the Mortgagoe, and also in consideration of the further sum of Three Dollars (\$3.00) to the Mortgagor in hand well and truly paid by the Mortgagoe 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 Mortgagoe, 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 shown on plat of survey for Johnny Garrett, prepared by Freeland & Associates, Engineers-Land Surveyors, dated April 16, 1981 and recorded in the R.M.C. Office for Greenville County, South Carolina in Plat Book 3-10 at page

. Reference to said plat being hereby craved for a more complete metes and bounds description. ALSO a twenty foot (20') easement for egress and ingress and for utility purposes from Old Hundred Road to the 8 acre tract, approximately 1029.50 feet in length as shown by the above referenced Freeland Plat, with reference to saidplat being hereby craved for a more complete metes and bounds, courses and distances description.

This being the same property conveyed to the Mortgagors herein by deed of D. J. O'Connor of even date, to be recorded herewith.

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 than 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.