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STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

## MORTGAGE OF REAL ESTATE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

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whereas, We, Buford W. Vicars and Vickie L. Vicars,

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

Twelve Thousand Seven Hundred Seventy-Two and 32/100- -Dollars (\$12,772.32) due and payable in forty-eight (48) equal monthly installments of Two Hundred Sixty-Six Dollars and Nine (\$266.09) Cents each, commencing on the 22nd day of January, 1982, and continuing on the 22nd day of each and every month thereafter until paid in full,

after maturity

with interest thereon from the at the rate of 10%

per centum per annum, to be paid: after maturity

WHEREAS, the Mortgagor may bereafter 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:

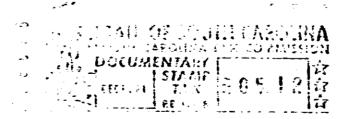
NOW, KHOW ALL MEN, That the Mortgagor, in consideration of the aforesaid debt, and in order to secure the payment thereof, and of any other and further sums for which the Mortgagor may be indebted to the Mortgagoe at any time for advances made to or for his account by the Mortgagoe, and also in consideration 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 scaling 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, on the southern side of Patricia Avenue in the County of Greenville, State of South Carolina, being shown as Lot No. 11 on a plat of Whitehorse Heights Subdivision, dated December 20th, 1952, prepared by C. C. Jones and recorded in Plat Book BB, at page 135 in the R.H.C. Office for Greenville County and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southern side of Patricia Avenue at the joint front corner of Lots 10 and 11 and running thence with Lot 10, S. 19-18 E. 175 feet to an iron pin at the joint rear corner of Lots 10 and 11; thence N. 70-42 E. 100 feet to an iron pin at the joint rear corner of Lots 11 and 12; thence with Lot 12 N. 19-18 X. 175 feet to an iron pin on Patricia Avenue; thence with said Avenue S. 70-42 X. 100 feet to the point of beginning.

This is the same property conveyed to the nortgagors herein, Buford W. Vicars and Vickie L. Vicars, by deed from Arthur M. Collum and Leona S. Collum recorded in the R.M.C. Office for Greenville County, South Carolina in Deed Book 1072, at Page 382, on January 23rd, 1978.

This mortgage is junior and inferior to a certain first mortgage in favor of First Federal Savings and Loan Association, which mortgage is recorded in the R.M.C. Office for Greenville County, South Carolina in REM Book 1421, at Page 598.



Together with all and singular rights, members, herditaments, and appurtenances to the same belonging in any way incident or appertaining, and of all the rents, issues, and profits which may arise or be had thereform, 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 hereinabore 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 Mortgagoe forever, from and against the Mortgagor and all persons whomscever lawfully claiming the same or any part thereof.

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