STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

MORTGAGE OF REAL ESTATE

O ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, Charles E. Loftis and Mary B. Loftis

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

February 15, 1985

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:

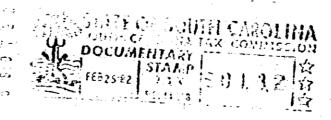
"ALL that certain piece, parcel or lot of land, with all improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, and known and designated as Lot NO. 39 on a plat of Abney Mills-Renfrew Mill which plat is recorded in the RMC Office for Greenville County in Plat Book QQ at Page 53 and according to a more recent survey by Carolina Surveying Company is shown as the property of Winona Madge Mendoza which plat is recorded in the RMC Office for Greenville County in Plat Book 5C at Page 132; said lot having such metes and bounds as shown on a said latter plat.

THERE is also included within the above description an easement for ingress and egress over adjoining properties as indicated on the plat recorded in Plat Book 5C at Page 132, said rights of way are intended to be appurtenant and not in gross.

THIS property is conveyed subject to easements, conditions, covenants, restrictions and rights of way which are a matter of record and actually existing on the ground effecting the subject property.

THIS is the identical property conveyed to the mortgagors herein by deed of Winona Madge Mendoza June 14, 1979, recorded June 14, 1979 in Deed Book 1104, at page 783.

THE Mortgagor herein does hereby covenant and represent unto the said Mortgagee, its successors and assigns, that they are fully seized in fee of the property above-described, and that they property is free from all encumbrances except a mortgage to Bankers Mortgage (formerly Aiken-Speir, Inc.) and recorded June 14, 1979, in the RMC Office for Greenville County In Mortgage Book 1470, page 201.



Together with all and singular rights, members, hereditaments, and appurtenances to the same belonging in any way incident or appertising, 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 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.

GREENVILLE OFFICE SUPPLY CO. INC.

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