

ADDRESS OF MORTGAGEE
416 E. North Street
Greenville, South Carolina 29661

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

MORTGAGE OF REAL ESTATE

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TO ALL WHOM THESE PRESENTS MAY CONCERN.

WHEREAS, Gary R. Watkins and Shelley R. Watkins

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

(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 Sixteen Thousand and No/100 Dollars, \$16,000.00) due and payable under the terms and conditions of the note even dated

with interest thereon from date at the rate of 13% per centum per annum, to be paid:

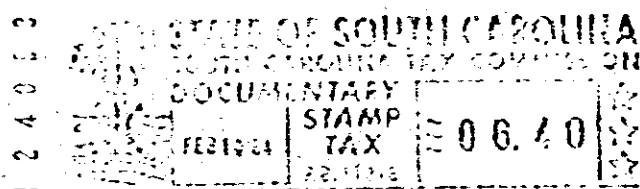
WHEREAS, the Mortgagor may hereafter become indebted to the said Mortgagee for such further sums as may be advanced to or for the Mortgagor's account for taxes, insurance premiums, public assessments, repairs, or for any other purposes:

NOW, KNOW ALL MEN, That the Mortgagor, in consideration of the aforesaid debt, and in order to secure the payment thereof, and of any other and further sums for which the Mortgagor may be indebted to the Mortgagee at any time for advances made to or for his account by the Mortgagee, 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, situate on the northern side of Stanley Drive, near the City of Greenville, being shown as Unit 72 on plat of Harbor Town recorded in the R.M.C. Office for Greenville County, in Plat Book 5-P at Pages 13 and 14 and being more particularly described as follows:

BEGINNING at a point at the joint corner of Units 72 and 73 and thence running, S. 51-21 E. 68.8 feet; thence turning and running S. 38-39 W. 21.4 feet; thence turning and running, N. 51-21 W. 68.8 feet; thence turning and running, N. 38-39 E. 21.4 feet to the point of beginning.

This being the identical property conveyed to the Mortgagors herein by deed of Ronald S. Latawtec dated March 26, 1982 and recorded March 29, 1982, in the R.M.C. Office for Greenville County in Deed Book 1164 at Page 500.



Together with all and singular rights, members, hereditaments, 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 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 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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