MORTGAGE OF REAL ESTATE

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STATE OF SOUTH CAROLINA )
COUNTY OF GREENVILLE

WRAPAROUND PURCHASE MONEY
MORTGAGE OF REAL ESTATE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, DENNIS D. WALDREP AND JANET N. WALDREP

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

DEBRA B. LISTER, formerly known as Debra B. Wicht,

(hereinafter referred to 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

ONE THOUSAND FIFTY AND NO/100-----(\$1,050.00)--DOLLARS

Due and payable in 180 days from date (February 13, 1985)

NOW, KNOW ALL MEN, That the Mortgagor, in consideration of the aforesaid debt, and in order to secure the payment thereod, 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, bargin, sell and release unto the Mortgagee, its successors and assigns:

ALL that certain piece, parcel or lot of land, situate, lying and being on the northwestern side of Kindlin Way, near the City of Greenville, in the County of Greenville, State of South Carolina, and known and designated as Lot No. 5 on a plat of a Subdivision known as Fox Ridge at Pebble Creek, Phase I, plat of which is recorded in the RMC Office for Greenville County in Plat Book 7-C at Page 67, said plat being referred to for a metes and bounds description hereof.

This is the identical property conveyed to the Mortgagor by deed of Debra B. Wicht, to be recorded of even date herewith.

Together with all 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 the 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 rights 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.

The Mortgagor further convenants and Agrees as follows:

- 1. That this mortgagee is a subordinate and junior in lien upon the above described property to the mortgage given to South Carolina National Bank, recorded in Mortgage Book 1549, Page 735 on August 12, 1981.
- 2. Should said mortgage with South Carolina National Bank be called in for payment due to the execution of this mortgage, mortgagee is solely responsible for payment.

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