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STATE OF SOUTH CAROLANA.

TO ALL WHOM THESE PRESENTS MAY CONCERN: Joseph D. Galloway and Lorene F.

Galloway

Greenville County, South Carolina hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto C. Douglas Wilson & Co.

NOW, KNOW ALL MEN, That the Mortgagor, in consideration of the aforesaid debt and for better securing the payment thereof to the Mortgagee, and also in consideration of the further sum of Three Dollars (\$3) 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, the following-described real estate situated in the County of Greenville

the principal and interest are fully paid, except that the final payment of principal and interest, if not sooner paid.

State of South Carolina:

shall be due and payable on the first day of April, 2004

All that piece, parcel or lot of land situate, lying and being on the eastern side of Duke Street in Dunean Mills Village, Greenville County, South Carolina, and being more particularly described as Lot No. 90, Section 2, as shown on a plat entitled "Subdivision for Dunean Mills, Greenville, S. C.", made by Pickell & Pickell, Engineers, Greenville, S. C. on June 7, 1948, revised June 15, 1948, and August 7, 1948, and recorded in the R.M.C. Office for Greenville County in Plat Book S at pages 173-177, inclusive, reference to said plat being craved for a metes and bounds description thereof.

This is the identical property conveyed to the mortgagors herein by deed of Hunter Owens and Irene B. Owens, dated March 13, 1974, and to be recorded herewith in the R.M.C. Office for Greenville County, South Carolina.

ALC PENTE COLL

Together with all and singular the rights, members, hereditaments, and appurtenances to the same belonging or 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 and equipment now or hereafter attached to or used in connection with the real estate herein described.

TO HAVE AND TO HOLD, all and singular the said premises unto the Mortgagee, its successors and assigns forever.

The Mortgagor covenants that he is lawfully seized of the premises hereinabove described in fee simple absolute, that he has good right and lawful authority to sell, convey, or encumber the same, and that the premises are free and clear of all liens and encumbrances whatsoever. The Mortgagor further covenants to warrant and forever defend all and singular the premises unto the Mortgagee forever, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.

The Mortgagor covenants and agrees as follows:

1. That he will promptly pay the principal of and interest on the indebtedness evidenced by the said note, at the times and in the manner therein provided. Privilege is reserved to pay the debt in whole, or in an amount equal to one or more monthly payments on the principal that are next due on the note, on the first day of any month prior to maturity; provided, however, that written notice of an intention to exercise such privilege is given at least thirty (30) days prior to prepayment.

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