Saluda Valley Federal Savings & Loan Association

Williamston, South Carolina

STATE OF SOUTH CAROLINA,
COUNTY OF __GREENVILLE______ | ss.

MORTGAGE OF REAL ESTATE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

WILLIAM H. STARNES AND CONSTANCE F. STARNES

__(hereinafter referred to as Mortgagor) SEND(S) GREETING:

WHEREAS, the Mortgagor is well and truly indebted unto SALUDA VALLEY FEDERAL SAVINGS AND LOAN ASSOCIATION OF Williamston, S. C., therein ofter referred to us 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 TWENTY-THREE THOUSAND EIGHT HUNDRED AND 00/100- --

per centum per annum, said principal and interest to be paid as therein stated, and

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 purpose, and

WHEREAS, the unpaid balance of said debt or bebts, if not sconer paid, shall be due and payable.

July 1, 1995

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 hereby grant, bargain, sell and release unto the Mortgagee, its successors and assigns.

All that 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, containing approximately 13 acres and consisting of the 14.64 acre tract lying on the westerly side of Old Georgia Road, as shown on a plat of property of H. B. Rhodes, recorded in plat book 41 at page 1,

LESS, HOWEVER: A small tract of approximately 1½ acres previously conveyed out of such tract by Jacob C. Metcalf, et al to Joe E. Casey and Annette M. Casey, recorded in deed book 1003 at page 803.

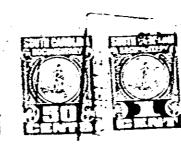














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