GREENVILLEICO. S. C.

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

MAR 2 12 56 PH 177 MORTGAGE OF REAL ESTATE

TO ALL WHOM THESE PRESENTS MAY CONCERN:
R.M.C.

WHEREAS, JOYCE A. CARICOFE

(hereinaster referred to as Mortgagor) is well and truly indebted unto SOUTHERN BANK AND TRUST COMPANY,

(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

FOUR THOUSAND THREE HUNDRED NINETY-FOUR & 52/100 boilars (\$4, 394.52---) due and payable

AS SET FORTH IN SAID NOTE,

SET FORTH IN SAID NOTE

with interest thereon from DATE

at the rate of /

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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 (\$3.60) 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, near Hunt's Bridge Road on Provo Drive and being shownand designated as all of Lot No. 56 on plat of WESTERN HILLS, SECTION I, a plat of which is recorded in Plat Book QQ at Pages 98 and 99, Greenville County RMC Office, to which plat reference is hereby made for a more complete description as to metes and bounds.

THIS being the same property conveyed to the Mortgagor herein by a certain deed of Tommie L. Stewart and Jewell B. Stewart dated September 18, 1975, and thereafter filed on the same date in the RMC Office for Greenville County in Deed Book 1024 at Page 425.

Together with all and 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 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 Mortgagoe forever, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.

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