GREENVILLE CO. S. C.

STATE OF SOUTH CAROLINA

UNITED TO STANGERS LETO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, I, Patsy S. Waddell

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(hereinafter referred to as Mortgagor) is well and truly indebted unto Bankers Trust of South Carolina W. Parasell St. Sieer, S.C. 2965/

(hereinafter referred to as Mortgagee) as evidenced by the Mortgagor's premissory note of even date herewith, the terms of which are incorporated herein by reference, in the sum of Seven Thousand Three Hundred Three and 68/100 Dollars (\$7,303.68) due and payable

in seventy-two (72) monthly installments of One Hundred One and 44/100 (\$101.44).

interest included in above payments

with interest thereon from date at the rate of per centum per annum, to be paid: 9% after maturity.

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 Mortgagor at any time for advances made to or for his account by the Mortgagor, and also in consideration of the further sum of Three Dollars (\$3.00) to the Mortgagor in hand well and truly paid by the Mortgagor at and before the seating 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 Mortgagor, 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, being known and designated as a portion of Lot No. 5 of the S. J. Morgan property and being shown on a survey of the property of William J. Morrow estate, located two (2) miles north of Greer, South Carolina and according to said plat prepared by Carolina Surveying Co. of Greenville, South Carolina, dated May 7, 1975, to be recorded herewith, as having the following metes and bounds, to-wit:

BEGINNING at an old iron pin on a surface drive at 700 feet from South Carolina Highway 14 and running thence S. 75 W. 113.5 feet to an old iron pin; thence S. 13-20 W. 188.5 feet to an iron pin; thence along the property of the grantor (Annie Mae Morrow,) N. 79-45 W. 100 feet to an iron pin; thence along the boundary of Virginia Leopard N. 13-20 E. 140.2 feet to the point of beginning and according to said plat containing approximately 0.4 acres.

That the within note and mortgage is not assumable without the bank's written permission.

That the borrower expressly waive the right to State Statute No. 45-88 through 45-96-more specifically, waive the right to an appraisal and agree that personal liability will exist for the full difference between the amount realized from judicial sale and the amount of the debt.

This the identical property conveyed to Patsy S. Waddell by deed of Mickey D. Stepp and Linda A. Stepp on March 30th, 1977 and duly recorded in deed book 1053 at page 960 on April 4, , 1977 in the R.M.C. Office for Greenville County.

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Together with all and singular rights, members, herditaments, 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 thereform, 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 hercinabove 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 detend all and singular the said premises unto the Mortgager forever, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.

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