MORTGAGE OF REAL ESTATE-Prepared by WILKINS & WILKINS & WILKINS Attorneys at Law, Greenville, S. C4.101 FACE 33

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

MORTGAGE OF REAL ESTATE
TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS,

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RICHARD WAYNE HART

thereinafter referred to as Mortgagor) is well and truly indebted unto

WINFIELD J. GILLCHREST

(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

NINETEEN THOUSAND AND NO/100-----

Dollars (\$ 19,000.00) due and payable

ON DEMAND

With interest thereon from date

at the rate of Nine (9) per centum per annum, to be paid: annually.

WHEREAS, the Mortgagor may hereafter become indebted to the said Mortgagoe 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 Mortgagoe at any time for advances made to or for his account by the Mortgagoe, and also in consideration of the further sum of Three Dollars (\$3.00) to the Mortgagor in hand well and truly paid by the Mortgagoe 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 Mortgagoe, the Mortgagoe's beirs, 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, on the northern side of Cedar Lane Road and being more particularly described on an unrecorded plat of the property of Victoria and Robert Duncan, prepared by J. L. Hill on October 6, 1961, and being the identical property conveyed to Mr. Richard Wayne Hart, Mortgagor, by deed of A. B. C., Inc. dated September 10, 1976 and recorded in the RMC Office for Greenville County, S. C. in deed book 1040 at page 371.

This mortgage is junior in rank to a certain mortgage in favor of First Federal Savings and Loan Association in the original amount of \$33,650.00 and being recorded in the RMC Office for Greenville County in mortgage volume 1377 at page 551.

Winfield J. Gillchrest Rt. 1, White Horse Road Greenville, S. C., 29611

Together with all and singular rights, members, hereditiments, 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 hid 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 is 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 Mortgagee forever, from and against the Mortgagor and all persons whomsoever Invitally claiming the same or any part thereof.

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