STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

MORTGAGE OF REAL ESTATE

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WHEREAS, BETTY H. GARRETT

(hereinafter referred to as Mortgagor) is well and truly indebted unto COMMUNITY BANK

(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 Eleven Thousand One Hundred Seventy Nine and 20/100-----

\_\_\_\_\_ Dollars (\$ 11,179.20 ) due and payable

in accordance with terms of note of even date herewith

including

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/add interest thereon from date

at the rate of seven

per centum per annum, to be paid:

monthly

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 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, burgained, sold and released, and by these presents does grant, bargain, sell and release unto the Mortgagoe, its successors and assigns:

"ALL that certain piece, parcel or lot of land, with all improvements thereon, or bereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, shown and designated as Lot 51 Mountainbrooke Subdivision, plat of which is recorded in the R.M.C. Office for Greenville County, South Carolina in Plat Book 4-F, Page 47 and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the west side of Crosscreek Lane at the joint front corner of Lots Nos. 50 and 51 and running thence with the line of said lots S. 82-59 W., 170 feet; thence S. 7-01 E., 95 feet; thence N. 82-59 E., 170 feet to a point on Crosscreek Lane; thence with Crosscreek Lane N. 7-01 W., 95 feet to the point of beginning.

This mortgage is junior in lien to that certain mortgage executed in favor of First Federal Savings & Loan Association in the original amount of \$26,600.00 recorded in the R.M.C. Office for Greenville County on April 12, 1972, in Real Estate Mortgage Book 1229, Page 36.

This is the same property conveyed to the mortgagor by deed of Anthony Frank Garrett recorded in the R.M.C. Office for Greenville County on December 15, 1975, in Deed Book 1028, Page 714.

DOCUMENTARY

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TAX

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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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