STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

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THE RESERVE OF THE PROPERTY OF

## MORTGAGE OF REAL ESTATE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, we, James O. Williams and Mary K. Williams,

(hereinafter referred to as Mortgagor) is well and truly indebted unto Sharonview Federal Credit Union, P. O. Box 32414, Charlotte, NC 28232,

according to the terms and provisions of the note of even date which this mortgage secures

with interest thereon from date at the rate of 11.50 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, bargained, sold and released, and by these presents does grant, bargain, sell and release unto the Mortgagoe, its successors and essigns:

"ALL that certain piece, percel 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, shown and designated as Lot No. 44 on plat of SUNSET HEIGHTS recorded in Plat Book RR, at Page 85, and a more recent plat of Property of Duane P. Dostie, prepared by J. L. Montgomery, III, dated January 16, 1978, and recorded in Plat Book 68, at Page 12, and having, according to the more recent plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southerly side of Evening Way, joint corner with Lot 45 and running thence along Evening Way, N. 83-16 W. 42.8 feet to an iron pin; thence with a curve in the road, S. 55-41 W. 60.1 feet to an iron pin on Vesper Circle; thence with said Vesper Circle, S. 14-38 W. 127 feet to an iron pin on line of Lot No. 64; thence with said lot line, S. 69-44 E. 199.6 feet to an iron pin; thence turning and running with the common line of Lots 45 and 44, N. 16-16 W. 229.5 feet to an iron pin on Evening Way, the point of beginning.

If all or any part of the property or an interest therein is sold or transferred by borrowers without lender's prior written consent, excluding: (a) The creation of a lien or encumbrance subordinate to this mortgage; (b) The creation of a purchase-money security interest for household appliances; (c) A transfer by devise, descent or by operation of law upon the death of a joint tenant; or (d) The grant of any leasehold interest of three (3) years or less not containing an option to purchase, lender may, at lender's option, declare all the sums secured by the mortgage immediately due and payable.

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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.

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