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MORTGACE OF REAL ESTATE TO ALL WHOM THESE PRESENTS MAT CONCERN:

I, James S. Fowler, of the County of Greenville, Send Greetings

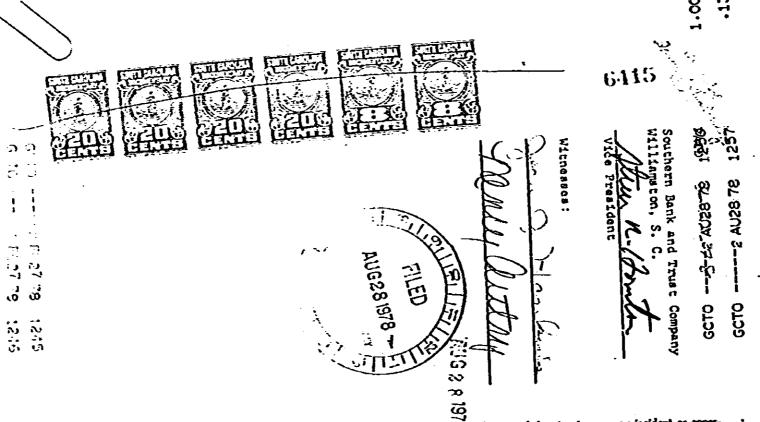
WHEREAS, I, the said James S. Fowler ----

(hereinafter referred to as Mortgagor) is well and truly incepted unto Southern Bank and Trust Co., Williamston

(hereinafter referred to as Mortgagee) as evidenced by the Mortgagor's promissory note of even date beyowith, the terms of which are incorporated herein by reference, in the sum of Twenty-three hundred, sixteen and no/100 ----

Dollars (\$ 2,316.00) due and psyable

Monthly at the rate of \$96.50 per month beginning April 1, 1978 This being the same lot of land conveyed to me by deed of Edward L. Fowler and Vera Fauline C. Fowler dated December 12, 1974; and recorded in the R. M. C. Office for Greenville County in deed book 1011, Page 792



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, plambing, and lighting fintures now or hereafter attacked, 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 amigns, 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.