STATE OF SOUTH CAROLINA

GREENVILLE, CO. S. C.

BUOK 1240 PAGE 473
MORTGAGE OF REAL ESTATE

Y OF Greenville

Jul 11 4 06 PH 12

LL WHOM THESE PRESENTS MAY CONCERN:

ELIZABETH RIDDLE R.M.C.

WHEREAS, John F. Guest and Beverly C. Guest

(hereinafter referred to as Mortgagor) is well and truly indebted un to . The Associates Financial Services, Inc

(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

Five Thousand Five Hundred Eighty and No/100 --- Dollars (\$ 5,580.00) due and payable

in 36 monthly installments of \$155.00 each, until paid in full

maturity

with interest thereon from the at the rate of eight per centum per annum, to be paid: as set forth above.

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 Mortgagee at any time for advances made to or for his account by the Mortgagee, and also in consideration of the further sum of Three Dollars (\$3.00) to the Mortgagor in hand well and truly paid by the Mortgagee 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 Mortgagee, 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 shown as Lot Number 7 on

plat of "Berea Forest, Section I", recorded in Plat Book 4N at Page 45 in the RMC Office for Greenville County.

This mortgage is junior in lien to that certain mortgage in favor of Fidelity Federal Savings and Loan Association, recorded in Mortgage Book 1232 at Page 67 in the RMC Office for Greenville County.

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 lowfully 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 tawfully claiming the same or any part thereof.