Mortgagee's mailing address: P. O. Box 3028, Greenville, S. C. MORTGAGE OF REAL EDIAL

MORTGA STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE Ricky A. Setzer and Breetynn Setzer WHEREAS,

(hereinafter referred to as Mortgagor) is well and truly todebted unto First Citizens Bank and Trust Company of South Carolina

(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 Fifty Thousand and 00/100-

Dollars (\$ 50,000.00 ) due and payable

in twenty quarterly installments of \$3360.79

date with interest thereon from

at the rate of twelve

per centum per annum, to be paid:

quarterly

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

ALL that certain piece, parcel or lot of land situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as Lot 72 of Stratton Place Subdivision according to plat prepared by Piedmont Engineers & Architects dated July 10, 1972 and recorded in the R.M.C. Office for Greenville County in Plat Book 4-R at Pages 36 and 37 and having according to said plat such metes and bounds as are shown thereon.

This being the same property conveyed to the mortgagors by deed of Southland Properties, Inc., dated December 20, 1974 and recorded December 23, 1974 in the RMC Office for Greenville County in Deed Book 1012, at Page 191.

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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.

ATO 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 whomspeer lawfully claiming the same or any part thereof.