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REAL ESTATE MORTGAGE

State of South Carolina, 220 PK '82

GRE - FRED 100. S. C.

County of __Greenville

TO ALL WHOM THESE PRESENTS MAY CONCERN:

SEND GREETINGS:
WHEREAS, we the said John A. Shimell, Jr., and Katherine B. Shimell, reinafter called Mortgagor, in and by our certain Note or obligation bearing
en date herewith, stand indebted, firmly held and bound unto THE CITIZENS AND SOUTHERN ATIONAL BANK OF SOUTH CAROLINA, hereinafter called Mortgagee, in the full and just principal
of <u>Fourteen-thousand and no/100ths</u> Dollars (\$14,000.00), ith interest thereon payable in advance from date hereof at the rate of18 % per annum; the prin-
pal of said note together with interest being due and payable in (12). Note the entire \$14,000 shall become due one year from date of note. monthly (interest only payable monthly) installments as follows:
Beginning onMay_26, 1982, 19, and on the same day of ach period thereafter, the sum of Two Hundred Ten and 00/100 Dollars (\$ 210.00)
nd the balance of said principal sum due and payable on the 8th day of April
he aforesaid payments are to be applied first to interest at the rate stipulated above and the balance in account of unpaid principal. Provided, that upon the sale, assignment, transfer or assumption of this nortgage to or by a third party without the written consent of the Bank, the entire unpaid balance of the ote secured by this mortgage, with accrued interest, shall become due and payable in full or may, at he Bank's option, be continued on such terms, conditions, and rates of interest as may be acceptable to the Bank.
Said note provides that past due principal and/or interest shall bear interest at the rate of
he office of the Mortgagee in, South Carolina, or at such other place as he holder hereof may from time to time designate in writing.
NOW, KNOW ALL MEN, that the said Mortgagor in consideration of the said debt and sum of money aforesaid, and for the better securing the payment thereof to the said Mortgagee according to the terms of the said Note; and also in consideration of the further sum of THREE DOLLARS, to the said Mortgagor in hand well and truly paid by the said Mortgagee at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, have granted, bargained, sold and released, and by these presents DO GRANT, bargain, sell and release unto the said Mortgagee the following described real estate, to-wit:
ALL that piece, parcel or lot of land, situate, lying and being near the City of Greenville, County of Greenville, State of South Carolina being known and designated as Lot No. 96, Section I, Lake Forest, a plat of which is recorded in the RMC Office for Greenville County, South Carolina in Plat Book GG at Page 17; and also the lot of land adjoining Lot No. 96 on the westerly side thereof and having, according to a plat of a portion of Lake Forest, Inc., made by Piedmont Engineering Service, June 26, 1954 and recorded in the RMC Office for Greenville County, South Carolina in Plat Book P at Page 103, the following metes and bounds, to-wit:

BEGINNING at a point on the southern side of Lake Fairfield Drive, joint front corner of Lots Nos. 95 and 96 and running thence S. 33-54 W., 141.1 feet to a point where the joint rear corners of Lots Nos. 95 and 96 intersect the highwater line of Lake Fairfield; thence with the highwater line of Lake Fairfield as the line, the traverse line being N. 66-02 W. 100 feet to a point where the western side line of Lot No. 96 intersects the highwater line of Lake Fairfield; thence with the creek as the line, the traverse line being N. 0-38 W., 152.9 feet to a point; thence continuing with the creek as the line, N. 45-13 W., 177.1 feet to a 12-foot drainage easement; thence along said 12 foot drainage easement, N. 58-43 E., 51.5 feet to an iron pin on Lake Fairfield Drive, thence along Lake Fairfield Drive as follows: S. 34-15 E., 61.4 feet; S. 39-33 E., 62.3 feet; S. 56-6 E., 106.4 feet and S. 56-06 E., 124.2 feet to an iron pin, the point of beginning.

Derivation: Robert O. Vickery November 29, 1976 Deed Book 1045-577