

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

MORTGAGE OF REAL ESTATE

To All Whom These Presents May Concern:

Whereas: PATRICIA D. MULLINS

(hereinafter referred to as Mortgagor) is well and truly indebted unto ELIZABETH F. COVINGTON and HOWARD N. COVINGTON

(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 --TWELVE THOUSAND SEVEN HUNDRED FIFTY and NO/100-- Dollars (\$12,750.00) due and payable

at the rate of \$126.00 per month with payments including principle and interest at seven percent and taxes and insurance.

with interest thereon from date at the rate of seven(7%) 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 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, and being at the northeast corner of the intersection of DuPont Drive and Kirkwood Lane, in that area recently annexed to the City of Greenville, in Greenville County, State of South Carolina, being shown as Lot No. 105 on plat of Issaqueena Park, recorded in the R. M. C. Office for Greenville County, South Carolina, in Plat Book P at Pages 130 and 131, and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin at the northeast corner of the intersection of DuPont Drive and Kirkwood Lane, and running thence along DuPont Drive S. 76-59 E., 92 feet to an iron pin; thence with the line of Lot No. 106 N. 21-46 E., 187.7 feet to an iron pin; thence N. 25 W., 30.1 feet to an iron pin on Kirkwood Lane; thence with Kirkwood Lane S. 44-09 W., 190 feet to an iron pin; thence continuing along Kirkwood Lane S. 7-29 E., 26 feet to the beginning corner.

Being the same property conveyed to the Mortgagor by the Mortgagees herein by deed to be recorded herewith.

This is a purchase money mortgage.

THE MORTGAGEE IS HEREBY GRANTED THE PRIVILEGE TO ANTICIPATE ALL OR ANY PART OF SAID INDEBTEDNESS AT ANY TIME AND FURTHER MORTGAGEE AGREES TO NEGOTIATE A VA LOAN AT SEVEN AND ONE-HALF PERCENT (7½%) OUT OF WHICH LOAN THIS INDEBTEDNESS IS TO BE PAID IN FULL.

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 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 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.