

STATE OF SOUTH CAROLINA
COUNTY OF Greenville

GREENVILLE (CO.) S. C.
JUN 22 12 51 PM '71

BOOK 1196 PAGE 29

OLLIE FARNSWORTH
R. M. C. TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, Charles L. Roper and Joyoe F. Roper

(hereinafter referred to as Mortgagor) is well and truly indebted unto Peoples National Bank

(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 Ten Thousand and no/100

-----Dollars (\$ 10,000.00) due and payable
five years from date at 7½% interest monthly first payment due one month from
date in equal monthly installments of principal in the amount of One Hundred
Sixty-Seven and no/100 (\$167.00) Dollars; balance payable at maturity.

with interest thereon from date at the rate of _____ per centum per annum, to be paid:

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, lying on the Southern Side of Mapleton Drive, being shown as lot #114 on Plat of Pine Forest recorded in the R.M.C. Office for Greenville County in Plat Book "QQ", at pages 106 and 107, and being further described as follows:

Beginning at an iron pin on the Southern side of Mapleton Drive at the joint front corner of Lots 113 and 114 and running thence along the line of Lot 113 S. 26-30 E. 138.7 feet to an iron pin; thence S. 63-30 W. 100 feet to an iron pin at the corner of Lot 115; thence along the line of Lot 115 N. 26-30 W. 138.7 feet to an iron pin on the Southern side of Mapleton Drive; thence along Mapleton Drive N. 63-30 E. 100 feet to the point of beginning.

The interest rate specified above shall be effective for six months from date hereof; thereafter, semi-annually on March 31 and September 30 of each year, the interest rate shall be increased or decreased to correspond with the New York prime rate (as identified in the American Banker or equivalent publication) plus two percent (2%); Bank shall give Borrower written notice of each change in interest rate within ten days after such change in rate. The interest rate upon default shall be fixed at the rate in effect on the first day of default.

Together with all and singular rights, members, hereditaments, 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 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.