

STATE OF SOUTH CAROLINA
COUNTY OF Greenville

MORTGAGE OF REAL ESTATE

BOOK 1423 PAGE 583

TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, Franklin G. Ragsdale

(hereinafter referred to as Mortgagor) is well and truly indebted unto Southern Bank and Trust Company

(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

Seven Thousand, Five Hundred Twenty-Seven & No/100 Dollars (\$ 7,527.00) due and payable in Sixty(60) monthly installments of \$125.45 each, commencing on March 15, 1978 and continuing at the rate of \$125.45 per month until paid in full,

with interest thereon from date at the rate of Annual Percentage Rate 14.13% 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 in Dunean Mills Village, and more particularly described as LOT No. 65, Section 6 as shown on a plat entitled "Subdivision for Dunean Mills, Greenville, S. C. made by Pickell & Pickell, Engrs., Greenville, S. C. on June 7, 1948, revised June 15, 1948 and August 7, 1948 and recorded in the RMC Office for Greenville County in Plat Book S, at pages 173-177, inclusive.

According to said plat the within described lot is also known as No. 4 Badger Street and fronts thereon 52 feet.

This being the same property conveyed to the above mortgagor by deed of Frank Ulmer Lumber Co., Inc. recorded on January 11, 1972 in the RMC Office for Greenville County in Mtg. Book 964, at page 506.

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 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.

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