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FILED AFTER, P. A., 111 TOY STREET, GREENVILLE, S. C. 29603

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STATE OF SOUTH CAROLINA DE COUNTY OF GREENVILLE

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MORTGAGE OF REAL ESPATE

T.H.C

MORTGAGE OF REAL ESTATE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, William S. Koch and Carole H. Koch

have executed and delivered unto Southern Bank & Trust Co. (hereinafter referred to as Mortgagor) ix not know that know the control of the co

Powdersville Family

guaranteeing full payment and performance of a loan between mortgagee and Powdersville Family Practice, P.A., the terms of which are incorporated herein by reference; said loan is evidenced by a promissory note in the amount of \$75,000.00

with interest thereon from dat

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at the rate of 11.835

per centum per annum, to be paid: As provided in

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 Mortgagoe at any time for advances made to or for his account by the Mortgagoe, and also in consideration of the further sum of Three Dollars (\$3.00) to the Mortgagor in hand well and truly paid by the Mortgagoe 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 Mortgagoe, its successors and assigns:

All that lot of land situate on the East side of Buckingham Road in the City of Greenville, County of Greenville, State of South Carolina, being known as Lot N. 237 on Plat of Section B of Gower Estates, made by R. K. Campbell, Surveyor, December, 1961, and recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book "XX" at Pages 36 and 37 and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the East side of Buckingham Road at the joint front corner of Lots 236 and 237, and runs thence with the line of Lot No. 236 S. 76-02 E. 175.1 feet to an iron pin; thence S. 13-19 W. 78 feet to an iron pin; thence with the line of Lot No. 238 N. 76-41 W. 175 feet to an iron pin on the East side of Buckingham Road; thence along Buckingham Road N. 13-19 E. 80 feet to the beginning corner.

This is the identical property conveyed to the mortgagors herein by deed of James S. Reardon and Virginia L. Reardon dated May 31, 1977, and recorded in the R.M.C. Office for Greenville County in Deed Book 1057 at Page 592.

The lien of the within mortgage is second and subsequent to the lien of that mortgage given by William S. Koch and Carole H. Koch to Fidelity Federal Savings and Loan Association dated May 31, 1977 and recorded in the R.M.C. Office for Greenville County in Mortgage Book 1399 at Page 466, in the original principal amount of \$32,000.00.

The property described in the within mortgage and other properties included in mortgages of same date are to secure the lien described hereinabove.

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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 such fixtures and equipment, other than the usual bousehold 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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