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STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

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MORTGAGE OF REAL ESTATE

WHEREAS, Richard W. Locke, Harvard K. Riddle and K. E. Moody

(hereinafter referred to as Mortgagor) is well and truly indebted unto Southern Bank and Trust Company, Post Office Box 1329, Greenville, S.C., 29602,

(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 Forty-Two Thousand Nine Hundred Twenty-Two and

80/100----- Dollars (\$ 42,922.80) due and payable

as per the terms of said note,

including interest

at the rate of 15% APR AMENINAMENTAL AND AND APR APPROXIMATION AND APPROXIMATION AND APPROXIMATION A

terms of said note.

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, in the City of Greenville, on the north side of Gibbs Street, having the following metes and bounds, to-wit:

BEGINNING at a point on the north side of Gibbs Street approximately 225 feet from the northeast corner of the intersection of Gibbs Street and Mayfield Street, said point being at the corner of property now or formerly of C.H. and W.A. Yates, and running thence N. 19 1/4 E. 100 feet to line of other property now or formerly of C.H. and W.A. Yates; thence along said line parallel with Gibbs Street N. 70 3/4 W. 76 feet to an iron pin; thence S. 19 1/4 W. 100 feet to an iron pin on Gibbs Street; thence with line of Gibbs Street S. 70 3/4 E. 76 feet to the beginning corner.

This being the identical property conveyed to the mortgagors by deed of Virginia B. Martin recorded October 4, 1979, in the RMC Office for Greenville County, S.C., in Deeds Book 1112, Page 968.

ALSO: ALL those pieces, parcels or lots of land in the City of Greenville, Greenville County, S.C., being known and designated as all of Lots 3, 4, 5 and 6, and a part of Lots 2, 7, 8 and 9, according to a plat of a subdivision of Mrs. Eva B. Irvine recorded in the RMC Office for Greenville County, S.C., in Plats Book A, Pages 500 and 501; less, however, that portion of Lot No. 2 conveyed by Clarence B. Martin, Jr. to the South Carolina State Highway Department by deed dated July 25, 1975, and recorded July 28, 1975, in the RMC Office for Greenville County, S.C., in Deeds Book 1021, Page 896.

This being the identical property conveyed to the mortgagors by deed of Clarence B. Martin, Jr. (same as C.B. Martin, Jr.) recorded October 4, 1979, In the RMC Office for Greenville County, S.C., in Deeds Book 1112, Page 969.

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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 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 fit is lawfully authorized to sell, convey or encumber the same, and that the premises are free and clear of all liens and encumbrances except by provided herein. The Mortgagor further covenants to warrant and forever defend all and singular the said premises unto the Mortgagoe forever, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.

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