

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE } S.C.

MORTGAGE OF REAL ESTATE GREENVILLE, S.C. 29602
TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, James A. Ray and Dulcie G. Ray

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(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 SIX THOUSAND FIVE HUNDRED AND NO/100-----

----- Dollars (\$ 6,500.00) due and payable

in sixty (60) monthly installments of \$153.16 each, payable on the same date of each successive month commencing June 22, 1980, until said indebtedness is paid in full.

with interest thereon from Date at the rate of 14-1/2 per centum per annum, to be paid: According to the terms of a Note of even date.

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, on the southwestern side of Gallivan Street (formerly known as Boxwood Road) and on the Southeastern side of Parkwood Drive in the City of Greenville being known and designated as Lot No. 7 on a plat of NORTHWOOD Subdivision made by Dalton & Neves, Engineers, June, 1939, recorded in the RMC Office for Greenville County, South Carolina in Plat Book J, pages 102 and 103 and having according to said plat and a more recent plat by R. W. Dalton dated November 14, 1956, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southwestern side of Gallivan Street at the joint front corners of Lots 6 and 7; running thence along the common line, S. 19-30 W. 198.5 feet to an iron pin; thence N. 80-16 W. 71.2 feet to an iron pin on the southeastern side of Parkwood Drive; thence with the Southeastern side of Parkwood Drive, N. 19-30 E. 208.8 feet to an iron pin on the southwestern side of Gallivan Street; thence with the southwestern side of Gallivan Street, S. 71-32 E. 70 feet to an iron pin, the point of beginning.

This is the same property conveyed to the mortgagors herein by deed from Jackie L. Jones dated April 27, 1976 and recorded in the RMC Office for Greenville County in Deed Book 1035 at Page 318.

This mortgage is junior and subordinate to a first mortgage to Fidelity Federal Saving and Loan Association, dated April 27, 1976, in the amount of \$21,000.00, recorded in the R.M.C. Office for Greenville County in Mortgage Book 1365 at Page 923.

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STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE
DOCUMENTARY
STAMP
\$ 6,500.00

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 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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