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THE THE TO ALL WHOM THESE PRESENTS MAY CONCERN:

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WHEREAS, WILLIAM C. CHAPMAN AND DORIS G. CHAPMAN

(hereinafter referred to as Mortgagor) is well and truly indebted un to SOUTHERN BANK & TRUST

In 84 monthly installments of \$274.10 beginning on January 8, 1981 and being due on the same date of each month thereafter until paid in full.

with interest thereon from date at the rate of 17.99 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 dabt, 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 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, being shown as Lot No. 8 on a plat of property of W. J. Patrick and William R. Timmons, Jr., said plat being recorded in the RMC Office for Greenville County in Plat Book EE, Page 157-A, and having according to said plat, the following metes and bounds:

Beginning at an iron pin on the east side of Keith Drive with the corner of Lot 9 and running thence to the east side of said Drive N. 17-12 W., 64 feet to an iron pin at the joint corner of Lot 7; thence with the line of said Lot N. 72-48 E., 175 feet to an iron pin; thence S. 17-12 E., 64 feet to an iron pin at the rear corner of Lot 9; thence with said Lot, S. 72-48 W., 175 feet to an iron pin, the point of beginning.

This is the identical property as conveyed to the mortgagors by deed of Walter J. Watkins and Janie C. Watkins as recorded in the RMC Office for Greenville County in Deed Book 1062, Page 705 recorded 8/16/77.

This mortgage is second and junior in lien to that certain mortgage held by Aiken-Speir, Inc. as recorded in the RMC Office for Greenville County in Mortgage Book 1381, Page 862 recorded 11/1/76 in the original amount of \$20,900.00.

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Together with all and singular rights, members, herditaments, and appurtegances to the same belonging in any way incident or appertaining, and of all the rents, issues, and profits which may arise or be had thereform, 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 Mortgagoe forever, from and against the Mortgagor and all persons whomspever fawfully claiming the same or any part thereof.

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