40 1531 44 ST State of South Carolina Mortgage of Real Estate County of GREENVILLE 26th THIS MORTGAGE made this\_ RICHARD A. WALDREP and REBECCA C. WALDREP (hereinafter referred to as "Mortgagor") and given to SOUTHERN BANK & TRUST CO. (hereinafter referred to as "Mortgagee"), whose address is Post Office Box 1329, Greenville, South Carolina WITNESSETH: THAT WHEREAS, RICHARD A. WALDREP and REBECCA C. WALDREP is indebted to Mortgagee in the maximum principal sum of Forty Six Thousand Five Hundred Fifty and no/100 Dollars (\$ 46,550.00-----), which indebtedness is evidenced by the Note of Richard A. Waldrep and Rebecca C. Waldrep date herewith, said principal together with interest thereon being payable as provided for in said Note, the final maturity of 6 months (180 days) \_\_\_\_after the date hereof, the terms of said Note and any agreement modifying it are incorporated herein by reference. NOW, THEREFORE, KNOW ALL MEN BY THESE PRESENTS that the said Mortgagor, for and in consideration of the aforesaid indebtedness and in order to secure the payment thereof together with any renewals or extensions or modifications thereof upon the same or different terms or at the same or different rate of interest and also to secure in accordance with Section 29-3-50, as amended, Code of Laws of South Carolina (1976): (i) all future advances and readvances that may subsequently be made to Mortgagor by Mortgagee evidenced by the aforesaid Note, or by other promissory notes, and all renewals and extensions thereof; and (ii) all other indebtedness of Mortgagor to Mortgagee, now or hereafter existing, whether direct or indirect, the maximum amount of all indebtedness outstanding at any one time secured hereby not to exceed \$ 46,550.00 charges and expenses of collection incurred by Mortgagee including court costs and reasonable attorney's fees, has granted, bargained, sold, released and by these presents does grant, bargain, sell and release unto the Mortgagee, its successors and assigns, the following described property: ALL that piece, parcel and tract of land lying and being situate on the West side of Capers Street in the City of Greenville, State of South Carolina, and being known and designated as Lot No. 84 on a plat of "Crescent Terrace", which said plat is recorded in the Office of the R.M.C. for Greenville County in Plat Book E, Page 137. The lot is specifically described by courses and distances and metes and bounds as follows, to wit: BEGINNING at joint corners of Lots Nos. 83 and 84 and running thence along joint line of said Lots No. 83 and 84, S. 84-19 W., 175 feet to corner; thence S. 5-41 E., 70 feet to corner of Lots Nos. 84 and 85; thence N. 84-15 E., 175 feet to corner on West side of Capers Street; thence along said Capers Street, N. 5-41 W., 70 feet to the beginning corner. This is the same property conveyed by Deeds dated February 26, 1981 from Charlton W. Winchester, Jr., as Administrator of the Estate of Julian E. Harmon and Frances Minton Harmon; Alton Wayne Harmon; David Minton Harmon; and Jerald E. Harmon to Richard A. Waldrep and Rebecca C. Waldrep, which Deeds were recorded in the R.M.C. Office for Greenville County in Book 1143 at Page 636, 639, 642, 645.

TOGETHER with all and singular rights, members, hereditaments and appurtenances belonging or in any way incident or appertaining thereto; all improvements now or hereafter situated thereon; and all fixtures now or hereafter attached thereto (all of the same being deemed part of the Property and included in any reference thereto);

20-028