

Mortgagee's Address: P. D. Box 728, Simpsonville, S. C., 29681

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STATE OF SOUTH CAROLINA

COUNTY OF GREENVILLE

S. C. MORTGAGE OF REAL ESTATE

ALL WHOM THESE PRESENTS MAY CONCERN:

W. S. WATKINS

WHEREAS, MENDAL A. SMITH,

(hereinafter referred to as Mortgagor) is well and truly indebted unto  
THE PALMETTO BANK,

(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

--Ten Thousand Six Hundred Sixty Five and No/100-----Dollars (\$ 10,665.00 ) due and payable in 60 consecutive monthly installments of \$177.75 by the 17th day of each month, beginning July 17, 1981, and to continue on like day of each month thereafter until paid in full

with interest thereon from date at the rate of 18% ----- 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 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, situate on the northeast side of Sellwood Circle, in the Town of Simpsonville, Austin Township, being shown as Lot 218 on plat of Section III of Westwood Subdivision, recorded in the RMC Office for Greenville County in Plat Book 4-N, Page 30, and having, according to said plat, such metes and bounds as appear thereon.

This being the same property conveyed to the Mortgagor herein by deed of Walter L. Gunnells and Sandra C. Gunnells dated 4-20-77 and recorded 4-21-77 in Deed Book 1055, at Page 34, RMC Office of Greenville County; and by deed of Karen S. Smith dated June 17, 1981, and to be recorded of even date herewith.

It is agreed and understood that this mortgage shall be second and junior in lien to that certain mortgage given to North Carolina National Bank in the original amount of \$25,700.00 recorded on 4-21-77 in the RMC Office for Greenville County in Mortgage Book 1395, at Page 217 and assigned to Federal National Mortgage Association, which Assignment is recorded in Book 1400, at Page 757.

STATE OF SOUTH CAROLINA  
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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 of all 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 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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