MORTGAGE OF REAL ESTATE - Office of WILLIAM B. JAMES, Attorney at Law, Greenville, S. 200x 1562 PAGE 312

77 Sussex Rd. Clifton , N.J. 07012

STATE OF SOUTH CAROLINA,

County of Greenville

To All Whom These Presents May Concern:

WHEREAS, we, Michael H. Ayers and Debra L. Ayers

hereinafter called the mortgagor(s), is (are) well and truly indebted to Richard Witzal and Karren Witzal hereinafter called the mortgagee(s),

in the full and just sum of Nineteen Thousand Nine Hundred Fourty Four and 11/100 (\$19,944.11)

Dollars, in and by a certain promissory note in writing of even date herewith, due and payable as follows: As stated in the note executed this date.

with interest from at the rate of per centum per annum until paid; interest to be computed and paid and if unpaid when due to bear interest at the same rate as principal until paid, and the mortgagor(s) has (have) further promised and agreed to pay ten per cent of the whole amount due for attorney's fee, if said note be collected by an attorney or through legal proceedings of any kind, reference being thereunto had will more fully appear.

NOW, KNOW ALL MEN, That the said mortgagor(s) in consideration of the said debt and sum of money aforesaid, and for the better securing the payment thereof, according to the terms of the said note, and also in consideration of the further sum of Three Dollars, to the mortgagor(s) in hand well and truly paid at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, have granted, bargained, sold and released, and by these presents do grant, bargain, sell and release unto the said mortgagee(s) the following described real property:

ALL that certain piece, parcel or lot of land, with improvements thereon. lying, situate and being on the northern side of Del Norte Road, near the City of Greenville, in the State and County aforesaid, known and designated as Lot No. 99 of a subdivision known as an Addition to Section 4 DelNorte Estates, plat of which is recorded in the RMC Office for Greenville County, S.C. in plat Book 4N. at Page 10, reference to which plat is hereby crave for the metes and bounds thereof.

This mortgage is junior in lien to those two notes and mortgagor herein, executed first to NCNB in the amount of \$37,450.00 and recorded in Book 1391, at Page 327 and Second: to First Union Mortgage Corporation, dated January 25, 1982, to be recorded in this amount of \$10,900.00.

This mortgage may not be assumed by any person, persons, corporation or other enity without the express written consent of the mortgagees herein which consent will not be unreasonably with held.

This is the identical property coveyed to the mortgagors herein by Richard and Karren Witzal to be recorded herewith:

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