STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

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MORTGAGE OF REAL ESTATE
TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, GARY R. WATKINS

(hereinafter referred to as Mortgagor) is well and truly indebted unto

RONALD S. LATAWIEC

(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 AND NO/100 -----

\$1,000.00 plus interest due on May 26, 1982; \$1,250.00 plus interest due on September 26, 1982 and \$1,250.00 plus interest semi-annually thereafter until paid in full.

with interest thereon from March 26,1982 at the rate of 12% per centum per annum, to be paid: AS SET OUT ABOVE.

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 Mortgagoe at any time for advances rnade 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

ALL that certain piece, parcel or unit of land in the State of South Carolina, County of Greenville, situate on the northern side of Stanley Drive, near the City of Greenville, being shown as Unit 72 on plat of Harbor Town, recorded in the RMC Office for Greenville County in Plat Book 5-P at Pages 13 and 14 and being more particularly described as follows:

BEGINNING at a point at the joint corner of Units 72 and 73 and thence running, S. 51-21 E. 68.8 feet; thence turning and running, S. 38-39 W. 21.4 feet; thence turning and running, N. 51-21 W. 68.8 feet; thence turning and running, N. 38-39 E. 21.4 feet to the point of beginning.

Derivation: Deed Book 164, Page 500 - Ronald S. Latawiec 3/26/82

Mortgagee's Address: 2666 Wood Acres Road Atlanta, Georgia 30345

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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 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 Mortgagoe forever, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.

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