

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

GREENVILLE

MORTGAGE OF REAL ESTATE

32-1313-43877

JUN 30

TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, Shirley Cavalier

(hereinafter referred to as Mortgagor) is well and truly indebted unto Southern Bank and Trust Company

(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 Forty-Three Thousand, Two Hundred Seven and 64/100

-----Dollars (\$ 43,207.64) due and payable with interest in accordance with the terms of the said promissory note, the maturity date of which, unless sooner paid, is June 30, 2004.

~~with interest thereon from~~

~~at the rate of~~

~~per centum per annum to be paid~~

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:

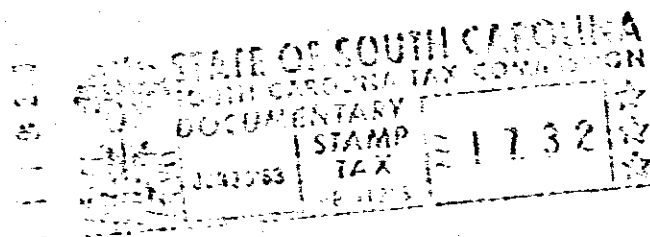
NOW, KNOW ALL MEN, That the Mortgagor, in consideration of the aforesaid debt, and in order to secure the payment thereof, and of any other and further sums for which the Mortgagor may be indebted to the Mortgagee at any time for advances made to or for his account by the Mortgagee, and also in consideration 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, the Mortgagee's heirs, 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 known and designated as Unit No. 114 of Inglewood Horizontal Property Regime as is more fully described in Master Deed dated October 1, 1974, and recorded in the R.M.C. Office for Greenville County in Deed Vol. 1008 at Page 69 and survey and plot plan recorded in Plat Book 5-F at Page 79.

The above described property is the same property conveyed to the mortgagor by deed of Pedmond-Huguenin Enterprises, recorded January 13, 1975 in Deed Book 1013 at Page 66 in the R.M.C. Office for Greenville County.

The lien of this mortgage is junior and subordinate to the lien of that certain mortgage given by Shirley Cavalier to North Carolina National Bank in the original amount of \$36,350.00, dated January 3, 1975 and recorded in the R.M.C. Office for Greenville County in Mortgage Book 1331 at Page 254.

If all or any part of the property or an interest therein is sold or transferred by Borrower without Mortgagee's prior written consent, excluding a transfer by devise, descent or by operation of law upon the death of Mortgagor, Mortgagee may, at its option, declare all the sums secured by this Mortgage to be immediately due and payable.



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 is 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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