

✓ P.O. Number 13
Rome
30162
STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

FILED
GREENVILLE CO S.C.
JUL 14 9 25 AM '83
DONNIE S. TANKERSLEY
R.M.C.

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

WHEREAS, WE, R. V. KUMARAKULATUNGAM and
SWARNA KUMARAKULATUNGAM
(hereinafter referred to as Mortgagor) is well and truly indebted unto

FIRST NATIONAL 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

EIGHTEEN THOUSAND AND NO/100----- Dollars (\$ 18,000.00) due and payable

IN ACCORDANCE WITH THE TERMS OF THE NOTE OF EVEN DATE
HEREWITH FOR WHICH THIS MORTGAGE STANDS AS SECURITY

with interest thereon from July 1, 1983 at the rate of 14.5 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, 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, the city of Greenville, being shown and designated as Lot 210 on Plat of GOWER ESTATES, Section B. recorded in the RMC Office for Greenville County in Plat Book XX, at Pages 36 and 37, and having, according to a more recent survey by Freeland and Associates, dated May 19, 1980, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northern side of Shelburn Road, joint front corner of Lots 210 and 211, and running thence with the common line of said Lots, N. 2-35 E. 200.0 feet to an iron pin; thence with the common line of Lots 210 and 261, S. 87-25 E. 100.0 feet to an iron pin; thence with the common line of Lots 209 and 210, S. 2-35 W. 200.0 feet to an iron pin on the northern side of Shelburne Road; thence with said Road, N. 87-25 W. 100.0 feet to an iron pin, the point of BEGINNING.

THIS mortgage is junior in lien to that certain mortgage in favor of Collateral Investment Company, recorded May 22, 1980 in the RMC Office for Greenville County in REM Book 1503 at Page 641, in the original amount of \$56,671.79. Said mortgage being recorded on June 18, 1980 in REM Book 1505 at Page 552.

THIS is the same property conveyed to the Mortgagors herein by deed of Robert D. Ballenger and Mary B. Ballenger, dated May 22, 1980 and recorded in the RMC Office for Greenville County in Deed Book 1126 at Page 229.

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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 Mortgagee 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 Mortgagee 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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