STATE OF SOUTH CAROLINAC COUNTY OF GREENVILLE

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

WHEREAS,

Ralph W. Nichols and Jane D. Nichols

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

Community 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

One Hundred Seventy-Five Thousand and No/100----- Dollars (\$ 175,000.00) due and payable one year from date

with interest thereon from date

above the prime interest rate of mortgagee at the rate of 1/2% / per centum per annum, to be paid: quarterly

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, and being known and designated as

Lot #19 on Plat of property of Quail Hill Estates, said plat being recorded in the RMC Office of Greenville County in Plat Book TTT at page 201 and having, according to a more recent plat entitled 'Property of Ralph W. Nichols and Jane D. Nichols', by Freeland & Associates dated January 23, 1984, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the eastern side of Quail Hill Drive at the joint front corner of Lots #19 and #20 and running thence with the line of Lot #20, N. 48-36 E. 250 feet to an iron pin; thence S. 41-24 E. 150 feet to an iron pin at the joint rear corner of lots #18 and #19; thence with the line of Lot #18, S. 48-36 W. 250 feet to an iron pin on the northeastern side of Quail Hill Drive; thence with Quail Hill Drive N. 41-24 W. 150 feet to an iron pin, the point of BEGINNING.

This being the same property conveyed to Mortgagors herein by Deed of Betty Ann Minimi said Deed being dated January 30, 1984 and recorded in the RMC Office of Greenville County in Deed Book 1205 at page 344.

DOCUMENTARY TAX STAMP TAX LETTERS TAX LET

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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