STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE MORTGAGE OF REAL ESTATE VOL 1008 441153

TO ALL WHOM THESE PRESENTS MAY CONCERN:

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WHEREAS.

W. R. MARTIN

DONALE S. O. KERSLEY R.E.C.

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

SOUTHEASTERN SAVINGS AND LOAN COMPANY

(hereinafter referred to as Mortgagee) as evidenced by the Mortgagor's promissory note of even date herewith, the terms of which are incorporated Four Hundred Sixty Four Thousand and 00/100ths herein by reference, in the sum of Dollars (\$464,000.00) due and payable

according to the terms of the Construction Loan Agreement executed of even date

with interest thereon from

at the rate of

per centum per annum, to be paid:

WHEREAS, the Mortgagor may bereafter 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 raid 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

ALL that certain piece, parcel or lot of land with the buildings and improvements thereon situate, lying and being on the south side of East Washington Street in the block between Church and Mordecai Streets in the City of Greenville, County of Greenville, State of South Carolina and having the following metes and bounds, to-wit:

BEGINNING at an iron pin at the southeast corner of the intersection of South Church and East Washington Streets, and running thence with the east side of South Church Street S. 17-30 W. 153 feet to an iron pin; thence S. 70-30 E. 125 feet to an iron pin at corner of lot now or formerly of Lola G. Carpenter; thence with said Carpenter line in a northerly direction 157 feet, more or less, to an iron pin on the south side of East Washington Street; thence with the south side of East Washington Street in a westerly direction 125 feet to the beginning corner.

This is the identical property conveyed to the Mortgagor herein by deed from James M. Gilfillin, dated September 21, 1979 and recorded in the R.M.C. Office for Greenville County in Deed Book 1113 at page

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 such 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 heireinabove 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.