

STATE OF SOUTH CAROLINA }
COUNTY OF GREENVILLE }

MORTGAGE OF REAL ESTATE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS,

W. E. Garner

(hereinafter referred to as Mortgagor) is well and truly indebted unto First Citizens 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 Nineteen Thousand and No/100-----

-----Dollars (\$ 19,000.00) due and payable according to terms of promissory note executed of even date herewith,

with interest thereon from date at the rate of 13.5% per centum per annum, to be paid: at maturity

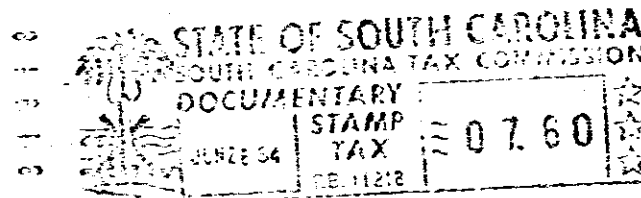
WHEREAS, the Mortgagor may hereafter become indebted to the said Mortgagee for such further sums as may be advanced to or for the Mortgagor's account for taxes, insurance premiums, public assessments, repairs, or for any other purposes:

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 lot of land, with all buildings and improvements, in the State of South Carolina, County of Greenville, in O'Neal Township, containing 3.35 acres, more or less, situate, lying and being on the western side of South Carolina Highway No. 253 (Greenville-Sandy Flat Road) and being the northerly portion of Tract No. 6 as shown on a plat of the ESTATE OF ETHEL G. NEVES, recorded in Plat Book EEE, page 103 and in Plat Book WK, page 91 and having the following metes and bounds, to-wit:

BEGINNING at an iron pin at the corner of Tract No. 5 of said estate and running thence along the southerly line of Tract No. 5, S. 67-18 W. 735.2 feet to an iron pin at the corner of property of Frank Gilreath; thence S. 20-06 E. 200 feet to an iron pin; thence N. 66-39 E. 751.8 feet to an iron pin on the Sandy Flat Road; thence along said Sandy Flat Road, N. 24-42 W. 193 feet to the point of beginning.

The above property is the same conveyed to the Mortgagor herein by deed of F. G. Phillips, dated December 19, 1972 and recorded in the RMC Office for Greenville County, S. C. in Deed Book 970, page 591 on March 22, 1973.



Together with all and singular rights, members, hereditaments, and appurtenances to the same belonging in any way incident or appertaining, and all 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 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.

The Mortgagor further covenants and agrees as follows:

(1) That this mortgage shall secure the Mortgagee for such further sums as may be advanced hereafter, at the option of the Mortgagee, for the payment of taxes, insurance premiums, public assessments, repairs or other purposes pursuant to the covenants herein. This mortgage shall also secure the Mortgagee for any further loans, advances, readvances or credits that may be made hereafter to the Mortgagor by the Mortgagee so long as the total indebtedness thus secured does not exceed the original amount shown on the face hereof. All sums so advanced shall bear interest at the same rate as the mortgage debt and shall be payable on demand of the Mortgagee unless otherwise provided in writing.

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