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COUNTY OF GREENVILLE
AND OCONEE

MORTGAGE OF REAL ESTATE
AND ALL WHOM THESE PRESENTS MAY CONCERNS
ELIZABETH RIDDLE

WHEREAS.

ALAN H. KYBER AND ELIZABETH N. KYBER

(hereinefter referred to as Mortpages) is well and truly inducted unto SOUTHERN BANK AND TRUST COMPANY, GREENVILLE, SOUTH CAROLINA,

ONE HUNDRED EIGHTY (180) DAYS FROM DATE.

with interest thereon from date at the rate of 7-270-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 Mortgagoe at any time for advances made to or for his account by the Mortgagoe, and also in consideration of the further sum of Three Dollars (\$3.00) to the Mortgagor in hand well and truly paid by the Mortgagoe at and before the sealing-and delivery of these presents, the receipt whereof is hereby acknowledged, has granted, sold and released, and by these presents does grant, bargain, sell and release unto the Mortgagoe, its successors and assigns:

"ALL that certain piece, parcel or lot of land, with all Improvements thereon, or hereafter constructed thereon, situate, lying end being in the State of South Carolina, County of Greenville, known and designated as Lot No. 123, Section III, Northwood Hills Subdivision, as shown on a plat recorded in the RMC Office for Greenville County in Plat Book YY at Page 37, which plat is craved for a fuller description.

ALSO, ALL that piece, parcel or lot of land in Fair Play School District, Oconee County, State of South Carolina, being known and designated as Lot No. 11, Block A of Fair Play Shores, a subdivision shown on plat recorded in the Office of the Clerk of Court of Oconee County, South Carolina, in Plat Book W at Page 130, and having, according to said plat, the following metes and bounds:

BEGINNING at an iron pin at the Southeastern corner of the intersection of two (2) public roads and running thence along the public road which runs approximately East and West, N. 70-37 E. 30 feet to an iron pin at the joint front corner of Lots 10 and 11; thence along the line of Lot 10 S. 5-39 E. 205.8 feet to an iron pin on Hartwell Lake Property; thence along Hartwell Lake Property S. 70-37 W. 100 feet to an iron pin on the Eastern side of a public road which runs approximately North and South; thence along the latter-mentioned public road N. 11-21 E. 232.6 feet to the beginning corner.

THIS security instrument is executed in DUPLICATE, each of which shall be deemed an original, one of which is being filed for record in the Public Records of Greenville County and the other being filed for record in the Public Records of Oconee County, South Carolina.

Together with all and singular rights, members, herditaments, and appurtenances to the same belonging in any way incident or appertaining, and of all the rents, issues, and profits which may arise or be had thereform, 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.

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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 Mortgagoe forever, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.