REGULATION NO. 22

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OF REAL ESTATE - Prepared by LOWARDS & MCPHERSON, Attomeys at Law DOWNTERSPLINA DOWNTERS I LAW Green, S. C.

BOOK 1278 PAGE 561

R.H.C. MORTGAGE OF REAL ESTATE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, I, S. R. Baughcome

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

BANK OF GREER, Greer, South Carolina

(hereinafter referred to as Mortgagee) as evidenced by the Mortgagor's premissory note of even date herewith, the terms of which are incorporated herein by reference, in the sum of Fourteen Thousand and no/100 (\$14,000.00) ---- Dollars (\$ 14,000.00) due and payable

in full one (1) year from date.

with Interest thereon from date at the rate of 8% per centum per annum, to be paid: annually in advance

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 assassments, 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 scaling 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 Mortgagoe, 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

ALL that lot of land located in the State of South Carolina, County of Greenville, Chick Springs Township, approximately one-half mile southwest of the Pleasant Grove Baptist Church, in or near the City of Greer, on the northwest side of the Gibb Shoals Road, containing 0.90 acre, more or less, and being more specifically shown on a survey entitled "Property of Lillian O. Cooper", dated September 10, 1969, and amended April 27, 1973, by John A. Simmons, Surveyor, to be recorded herewith, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an old nail in the Gibb Shoals Road, said nail being located 116.2 feet from intersection of Dillard Drive (iron pin back at 14.8 feet) and running thence N. 50-07 W. 146 feet to an iron pin; thence N. 33-59 W. 47.2 feet to an iron pin; thence S. 57-18 W. 170.4 feet to an iron pin; thence S. 28-55 E. 199.8 feet to a point in center of Gibb Shoals Road (iron pin back at 22 feet); thence along and with Gibb Shoals Road the following courses and distances: N. 62-23 E. 52.9 feet, N. 56-13 E. 100 feet, N. 45-45 E. 76.9 feet to the point of beginning.

ALSO, all that certain piece, parcel or lot of land situate, lying and being in the State and County aforesaid, Chick Springs Township, about one mile West of Pleasant Grove Baptist Church, lying on the South side of the Gibbs Shoals Road, being bounded on the north by the said road, on the East by lands now or formerly of Oles Hiett, on the South by lands of Clarece Nichols and on the West by other lands of myself, and being shown on a plat of the property of William Marshall Johnson as 1.51 acres, said Plat being recorded in Deed Book 961 at Page 470 in the R. M. C. Office for Greenville County. Reference is hereby made to said Plat for a more complete description.

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.

TO HAVE AND TO HOLD, all and singular the said premises unto the Mortgagee, Its heirs, successors and assigns, forever,

The Martgran covenants that it is lawfully seited of the premises hereinabove described in fee simple absolute, that it has good right and is lawfully authorized to sell, convey or encumbes 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 Mortgagor forever, from and against the Mortgagor and all persons whomsoever faultuly claiming the same or any part thereof.