

STATE OF SOUTH CAROLINA }
COUNTY OF GREENVILLE }

COMMUNITY BANK

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

WHEREAS, PHILLIP E. GEBERT AND JOAN P. GEBERT

(hereinafter 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 FIVE THOUSAND ONE HUNDRED NINETEEN AND 68/100THS--

----- Dollars (\$ 5,119.68) due and payable

including add-on interest at the rate of seven (7%) per cent per annum due and payable in monthly installments of \$106.66 for 48 consecutive months beginning May 15, 1974 and continuing thereafter on the 15th day of each month until paid in full.

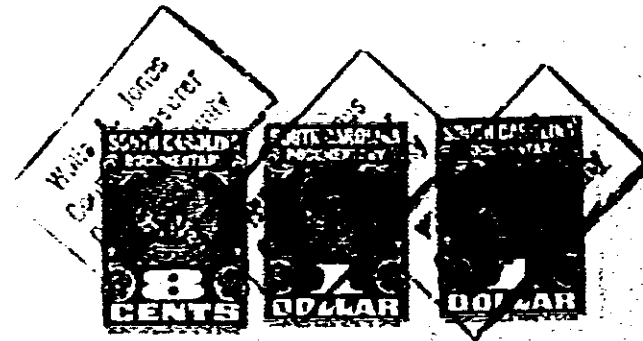
~~with interest thereon from~~ ~~at the rate of~~ ~~the rate of~~ ~~per month to be paid~~

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 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, being known and designated as Lot No. 164, Section IV, of Colonial Hills Subdivision, plat of which is recorded in the R. M. C. Office for Greenville County in Plat Book WW at page 3, and having such metes and bounds as shown thereon.

This mortgage is second and junior in lien to that certain mortgage in favor of C. Douglas Wilson & Co., assigned to the Peoples National Bank as Trustee for Metropolitan Life Insurance Company, in the original amount of \$18,100.00, recorded in the R. M. C. Office for Greenville County in RE4 Volume 1109 at page 251.



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 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.