TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS,

JAMES W. BOROFF AND FREDDA W. BOROFF

(hereinafter referred to as Mortgagor) is well and truly indebted unto SOUTHERN 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 FIVE THOUSAND TWO HUNDRED AND NO/100 ------------ Dollars (\$ 5,200.00) due and payable

ON DEMAND

with interest thereon from date at the rate of 8 1/2 per centum per annum, to be paid: On demand

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 as-

"ALL that certain piece, parcei or tot of land, with all improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, Town of Fountain Inn, on the southeastern side of Gulliver Street and being more particularly described as follows:

BEGINNING at an iron pin on Gulliver Street, at the corner of property now or formerly of J. F. McKelvey, and running along the edge of Gulliver Street, S. 80 1/2 W., 188.76 feet to an iron pin on said Street; thence S. 53 1/2 feet. W., 39.6 feet to an iron pin on said street; thence S. 27 1/2 E., 257.40 feet to an iron pin; thence N. 64 E., 124.74 feet to an iron pin on line now or formerly of J. F. McKelvey; thence N. 13 1/2 feet E., 229.02 feet to an iron pin on Gulliver Street at the point of beginning.

LESS HOWEVER: that portion of said described lot conveyed to Lillie Gray for life, by W. E. Gray, as recorded in the RMC Office for Greenville County in Deed Book 105 at page 483, said portion fronting on Gulliver Street for 50 feet with the rear portion of said lot being 40 feet in width, being the eastern most portion of the above described lot and being adjacent to the property now or formerly of J. F. McKelvey.



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 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 detend all and singular the said premises unto the Mortgagee forever, from and against the Mortgague and all persons whomsever lawfully claiming the same or any part thereof.