EURN E SUTANCERSLEY

United Federal Savings and Loan Association

Fountain Inn. South Carolina

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

} ss:

MORTGAGE Of Real Estate

TO ALL WHOM THESE PRESENTS MAY CONCERN:

ARTHUR M. ERNIN AND MARY E. ERWIN

(hereinaster referred to as Mortgagor) SEND(S) GREETING:

WHEREAS, the Mortgagor is well and truly indebted unto UNITED FEDERAL SAVINGS AND LOAN ASSOCIATION OF Fountain Inn, S. C., (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 TWENTY-SEVEN THOUSAND AND NO/100 -----

DOLLARS (\$ 27,000.00), with interest thereon from date at the rate of Eight & three-fourths per centum per annum, said principal and interest to be paid as therein stated, and

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 purpose, and

WHEREAS, the unpaid balance of said debt or debts, if not sooner paid, shall be due and payable.

May 1, 1996

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 hereby grant, bargain, sell and release unto the Mortgagee, its successors and assigns.

All that 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 in the northwesterly corner of Ayrshire Drive and Leacroft Drive, near the City of Greenville, South Carolina, and being designated as Lot No. 31 on the plat of Spring Porest, Section II, as recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book BBB, Page 34, and having according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southern side Ayrshire Drive, joint front corner of Lots 31 and 32, and running thence along the common line of said Lot, S. 23-30 W., 135 feet to an iron pin, joint rear corner of Lots 30, 31, 32 and 33; thence along the common line of Lots 30 and 31, S. 66-30 W., 140 feet to an iron pin on the easterly side of Leacroft Drive; thence along said drive, N. 23-30 W., 101.45 feet to an iron pin at the intersection of said drive with Ayrshire Drive; thence around said intersection on a curve, the chord of which is N. 16-49 E., 38.2 feet to an iron pin on the southerly side of Ayrshire Drive; thence along said drive, N. 62-30 E., 65.3 feet to an iron pin; thence continuing with said drive, N. 66-30 E., 50 feet to an iron pin, the point of beginning.

This is the identical property conveyed to the Mortgagors herein by deed of Norman A. Culbertson and Sandra A. Culbertson, to be recorded of even date herewith.



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