GREENVILLE CO. S. C.

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

MORTGAGE OF REAL ESTATE

10 PH 10 ALL WHOM THESE PRESENTS MAY CONCERN:

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WHEREAS, JOHN N. MURRAY,

(hereinalter 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

as set out in Promissory Note of even date herewith,

with interest thereon from date

at the rate of Eight

per centum per annum, to be paid: with principal

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, 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 Greenville, and being known and designated as Lot No. 118 of an addition to Stone Lake Heights Subdivision, Section I, and being shown on a plat of said addition prepared by Piedmont Engineering Service, dated November, 1966, and recorded in the RMC Office for Greenville County in Plat Book "W", at page 86, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southeastern edge of Lotus Court, joint front corners of Lots No. 117 and 118, and running thence along the joint line of said lots S. 24-59 E. 118.9 feet to a point in the center of a creek; thence following the center of said creek as the line, a traverse line being N. 88-49 E. 11.4 feet to the joint rear corner of Lots No. 118 and 119; thence along the joint line of said lots N. 21-44 W. 234.5 feet to an iron pin on the southeastern edge of Lotus Court; thence along the southeastern edge of Lotus Court S. 65-01 W. 115 feet to the beginning corner.

THIS IS A SECOND MORTGAGE junior in lien to that certain mortgage given by John N. Murray to Fidelity Federal Savings and Loan Association recorded in REM Book 1286, at page 107, on July 30, 1973.

THIS is the same property conveyed to the Mortgagor herein by deed of Augusta Street Presbyterian Church, dated July 30, 1973, and recorded in the RMC Office for Greenville County in Deed Book 980, at page 290, on July 30, 1973.

Service 18

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

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