First National Bank of S. C. 102 S. Main Street Greenville, S. C.

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STATE OF SOUTH CAROLINGEEN VILLE CO. S. C. COUNTY OF Greenville 23 4 53 PM

MORTGAGE OF REAL ESTATE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

DONNIE STANKERSLEY

WHEREAS,

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Jerry J. Ferlauto, M.D., and Natalina Ferlauto

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

The First National Bank of South Carolina

(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

- -- Thirteen thousand - - - - - - - - - - - - - Dollars (\$ 13,000.00) due and payable

in fifty-four (54) equal, consecutive, monthly payments of \$293.70, commencing October 15, 1977, and continuing until paid in full; payments to apply first to interest, the balance to principal

with interest thereon from date

at the rate of 98

per centum per annum, to be paid: monthly

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 ALE and City of Greenville, on the northwest side of Henderson Road, being shown and designated as Lot 78 on a Plat of Section F of GOWER ESTATES, recorded in the RMC Office for Greenville County in Plat Book JJJ, at Page 99, and having, according to said Plat, the following metes and bounds:

BEGINNING at an iron pin on the northwest side of Henderson Road at the joint front corner of Lots 77 and 78, and running thence with the common line of said Lots, N 28-39 W, 289.2 feet to an iron pin on the southeast side of Pimlico Road; thence with said Road, N 32-05 E, 120 feet to an iron pin; thence S 61-38 E, 80 feet to an iron pin; thence S 21-42 E, 278.1 feet to an iron pin on the northwest side of Henderson Road; thence along said Road, S 57-55 W, 110 feet to the point of beginning.

This is the same property conveyed to the Mortgagors herein by deed of William M. Lee and Lynn M. Lee, recorded May 30, 1977, in Deed Book 1057, at Page 474.

This mortgage is junior to that certain mortgage in favor of Pidelity Federal Savings and Loan Association, Greenville, S. C., covering this property.

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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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