STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE STARKERSLEY

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

WHEREAS,

THOMAS E. ROSS

(hereinafter referred to as Mortgagor) is well and truly indebted unto CRYOVAC EMPLOYEES FEDERAL CREDIT UNION

(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

in monthly installments of \$28.70, beginning November 15, 1977, for a period of 120 months,

with interest thereon from

date

at the rate of twelve (12%) 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 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 112 on Charles Drive in a Subdivision known as PINE FOREST as shown by a plat thereof made by Madison H. Woodward, Engineer, said lot having the following metes and bounds, to-wit:

BEGINNING at an iron pin on the west side of Charles Drive and running thence N. 20-30 W. 60 feet to an iron pin on Charles Drive, joint front corner of Lots 112 and 113; thence along the line of Lots 112 and 113, N. 72-06 W. 418.8 feet to an iron pin on the east side of West Pine Lake Circle, joint corner of Lots 113 and 112; thence along said West Pine Lake Circle S. 20-13 W. 60 feet to an iron pin on West Pine Lake Circle; joint corner of Lots 112 and 111-A; thence along the line of Lots 111-A, 110-B, 110-A and 110, 377.5 feet to an iron pin onthe west side of Charles Drive, the point of beginning.

Being the same property conveyed to the mortgagor by deed of Charles V. Hendrix of even date herewith, to be recorded.

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

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