MARCHBANKS, CHAPMAN, BROWN & HARTER, P. A., 111 TOY STREET, GREENVILLE, S. C. 29603

MORTGAGE OF REAL ESTATE: 4 3L PH 19

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STATE OF SOUTH CAPOLINA COUNTY OF GREENVILLE

MORTGAGE OF REAL ESTATE

TO ALL WHOM THESE PRESENTS MAY CONCERN

WHEREAS.

PATRICIA P. WRAY

A creinafter referred to as Mortgagor) is well and truly indebted unto FURMAN UNIVERSITY

with interest thereon from date at the rate of nine percentum per around to be XXX computed and paid on the unpaid balance at the same time as aforesaid payments of principal.

WHEREAS, the Mortgager may be reliter become indicted to the said Mortgager for such finiter same as may be absented to or for the Mortgager's account for taus, insurance premiums, public assessments, repairs or for any other purposes.

NOW, KNOW ALL MFN. That the Mortgiger, in consideration of the africald delt, and in order to score the pagment thereof, and of any other and further sums for which the Mortgiger may be included to the Mortgiger, at any time for adverces made to or for his account by the Mortgigger, and also in consideration of the further sum of Three Deltan (\$3.00, to the Mortgigger in hand with and trolo paid by the Mortgigger at and before the scaling and deltancy of these presents, the incount whereof is hereby acknowledged, has granted, burguered, sold and released, and by these presents does grant, bargain, sell and release unto the Mortgigger, its successors and issues.

All that piece, parcel or tract of land situate, lying and being on the Eastern side of Haywood Road, near the City of Greenville, County of Greenville, State of South Carolina, and having, according to a plat prepared by Freeland & Associates, dated June 27, 1979, entitled "Property of C. B. Poole, Inc.", and recorded in the R.M.C. Office for Greenville County, South Carolina, in Plat Book The at Page 73, the following metes and bounds:

BEGINNING at an iron pin on the Eastern edge of the right of way for Haywood Road, which iron pin is located 725 feet, more or less, in a Northeasterly direction from Transit Drive at the joint corner of the premises herein described and property now or formerly of Jennings Cook, and running thence with the edge of the right of way for Haywood Road N. 14-29 E. 224.5 feet to an iron pin; thence continuing with the edge of the right of way for Haywood Road N. 15-15 E. 175.5 feet to an iron pin; thence S. 74-45 E. 269.5 feet to an iron pin; thence continuing S. 74-45 E. 25 feet, more or less, to a point in the center of a branch; thence with said branch as the line in a Southwesterly direction and then in a Southeasterly direction to a point (having a traverse line as follows: beginning at the last iron pin referred to above and running thence S. 19-14 W. 117.40 feet to an iron pin, thence S. 17-55 E. 329.50 feet to an iron pin); thence with the line of the property now or formerly of Jennings Cook N. 75-41 W. 8 feet, more or less, to an iron pin; thence continuing with the line of the said Jennings Cook preperty N. 75-41 W. 438.6 feet to the point of beginning.

This is the identical property conveyed to the mortgagor herein by deed of Furman University dated July 1997, and recorded in the R.M.C. Office for Greenville County in Deed Book 105 at Page 448.

The Borrower reserves the right to prepay the indebtedness secured by subject mortgage in whole or in part at any time without penalty.

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Together with all and singular rights, members, hereditaments, and opputtenances to the same belonging and including and lighting fixtures now or hereafter 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 such fixtures and equipment, other than the usual household furniture, be considered a part of the real estate.

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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 heremabove 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.