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STATE OF SOUTH CAPOLINA COUNTY OF GREENVILLE

SECOND

MORTGAGE OF REAL ESTATE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

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WHEREAS,

JO ANN B. SUMMEY

(hereinafter referred to as Mortgagor) is well and truly indebted un to SOUTHERN BANK & 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 TWENTY-FIVE THOUSAND AND 00/100------ Dollars \$25,000.00, due and payable

## ON DEMAND

with interest thereon from date at the rate of 11,835 per centum per annum, to be paid: deferred (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 of GREENVILLE, in Austin Township, in Mauldin, South Carolina, being shown as Lot no. 8 on Map no. 2, Sunset Heights of the property of J. T. Massey, made by C. O. Riddle, September 17, 1953, and having, the following metes and bounds, to-wit:

BEGINNING at an iron pin on Sunset Drive at joint front corner of lots 9 and 8 and running thence along Sunset Drive, N. 62-35 E., 100 feet to an iron pin; running thence along the common line of lots 8 and 7, S. 27-25 E., 200 feet to an iron pin; running thence S. 62-35 W., 100 feet to an iron pin; running thence N. 27-25 W., 200 feet to the point of beginning.

Being the identical property conveyed to the mortgagor by deed of Joan B Summey, recorded in Deed book 771 at page 34 in the RMC Office for Greenville County on April 9, 1965.

ALSO: ALL that certainpiece, parcel or lot of land in the State and County aforesaid, Austin Township, In Mauldin, South Carolina, being shown as Lot no. 9 on Map no. 2 of Sunset Heights made by C. O. Riddle, September 17, 1953, and having according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on Sunset Drive, the joint front corner of lots 9 and 10 and running thence along Sunset Drive, N. 62-35 E., 100 feet to an iron pin at the joint front corner of lots 9 and 8; running thence S. 27-25 E., 200 feet to an iron pin; running thence S. 62-35 W., 100 feet to an iron pin; running thence N. 27-25 W., 200 feet to an iron pin, the beginning corner of Sunset Drive.

Being the identical property conveyed to the mortgagor by deed of William H. Ballenger and Choice K. Ballenger, recorded in the RMC Office for Greenville County in Deed Book 758 at page 465 on September 30, 1964.

Also: All inventory and accounts receivable and the proceeds thereof, now owned and hereafter acquired, located at the Golden Strip Center, Mauldin, South Carolina, or any future location.

This mortgage is second and junior in lien to that certain mortgage held by First Federal Savings and Loan Association, recorded in mortgage book 1332 at page 751 on February 2, 1975, RMC Office for Greenville County.

Together with all and singular rights, members, herditaments, and appurtecances to the same belonging in any way incident or appertaining, and of all the rents, issues, and profits which may arise or be had thereform, 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.

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 fawfully claiming the same or any part thereof.

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