NET PROCEEDS OF LOAN \$3,500.00

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

MORTGAGE OF REAL ESTATE

V. 1418 & 313

100. S. C.

TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS: JAMES PAUL HAY

(hereinafter referred to as Morgagor) is well and truly indebted unto SOUTHERN BANK AND TRUST COMPANY

IN ACCORDANCE WITH NOTE THIS DATE SIGNED

with interest thereon from date at the rate of _____per centum per annum, to be paid:_

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 Sebt, 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, being known and designated as Lot No. 2 in accordance with plat recorded in Plat Book GG, Page 93 in the Greenville County RMC Office and being more fully described as follows:

BEGINNING at a point in the center of the Jones Mill Road, joint front corner with Lot No. 3, and running thence along Lot No. 3 S. 0-45 W., 209 feet to an iron pin; thence N. 89-15 W., 180 feet to an iron pin; thence N. 0-45 E., 209 feet to a point in center of Jones Mill Road; thence along the center of said Road, S. 89-15 E., 180 feet to the point of beginning.

This is the identical property conveyed to the mortgagor by deed of Jerry J. Balcombe and Marie T. Balcombe to be recorded on even date herewith.

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Together with all and singular rights, members, herditaments, and appurtenences to the same belonging in any way incident or expertaining, 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 fec simple absolute, that it has good right and is lawfully authorized to sell, convay 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 Mortgagor forever, from and against the Mortgagor and all persons whomspever lawfully claiming the same or any part thereof.

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