MORTGAGE OF REAL ESTATE-Prepared by RICKY AND RILEY, Attorneys at Law, Greenville, S. C. Greenville SC 29602

CO. S. CMORTGAGE OF REAL ESTATE

10. ALL WHOM THESE PRESENTS MAY CONCERN:

COUNTY OF GREENVILLE

AMKERSIE"

WHEREAS,

KENNETH WAYNE REED,

date

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

Three Thousand, Five Hundred and No/100-----
Dollars (\$ 3,500.00---) due and payable

in 36 monthly installments of \$117.09 each, commencing January 11, 1980,

with interest thereon from

at the rate of 12.50%

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 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

All that piece, parcel or lot of land shown and designated as Lot No. 14 on a plat entitled Heritage Estates recorded in the R.M.C. Office for Greenville County in Plat Book 7C at Page 77 on November 9, 1979, said plat prepared by J. L. Montgomery, III, R.L.S., and having according to said plat the following metes and bounds, to-wit:

BEGINNING at a point on Heritage Drive joint front corner of Lots Nos. 12 and 14 and running thence 199.72 feet to a point at the joint front corner of Lots Nos. 14 and 16; running thence N. 8-19 W. 375.8 feet to a point at the joint rear corner of Lots Nos. 14 and 16; thence N. 82-13 E. 200 feet to a point, the joint rear corner of Lots Nos. 12 and 14; running thence S. 8-17 E. 373.9 feet to a point at the beginning corner, said lot containing 1.72 acres, more or less, according said plat.

This being the same property conveyed to the mortgagor herein by deed of Melvin K. Younts to be recorded herewith.

STATE OF SOUTH CAROLINA
SOUTH CAROLINA
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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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