Mortgagee's Address: 215 Piedmont Avenue, Unit 501, Atlanta, Ga., 30308.

MORTGAGE OF REAL ESTATE-Offices of Leatherwood, Walkey, Todd & Mann, Attorneys at Law, Greenville, S. C. 1251085

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

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

WHEREAS,

CHARLES DAVID HAMMETT

(hereinafter referred to as Mortgagor) is well and truly indebted unto IRENE J. COWAN

(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

Five Thousand Eighty-Five and no/100 in full, without interest, on January 1, 1981

Dollars (\$5,085.00

) due and payable

with interest thereon komma after maturity at the rate of eight

per centum per annum, to be paid: quarterly.

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 Mortgagee 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, the Mortgagee's heirs, 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, State of South Carolina, in Cleveland Township near River Falls, being composed of four tracts of land, Lot No. 28 on plat of Cool River Heights, recorded in the R.M.C. Office for Greenville County in Plat Book S at Page 5; 0.26 acres on plat of Edna Y. Moon, recorded in the R.M.C. Office for Greenville County in Plat Book FF at Page 395; 1.2 acres, recorded in the R.M.C. Office for Greenville County in Plat Book 4-B at Page 43, and a tract of land according to plat of Margie Wilson Varner made by J. C. Hill, dated December 17, 1955 and having in the aggregate the following metes and bounds, to-wit:

west of a wooden bridge and running thence along the center of said River as the line 138 feet, more or less, to an iron pin; thence N. 33-45 E. 55 feet to an iron pin in the rear corner of Lot 29 of Cool River Heights; thence N. 39 E. 75 feet to an iron pin at the joint corner of Lots 28 and 29; thence along the line of Lot 29, N. 49-30 W. 299.5 feet to an iron pin; thence N. 53-02 E. 113 feet to an iron pin; thence N. 56-14 E. 140 feet to an iron pin; thence S. 88-13 E. 183 feet to an iron pin; thence S. 14-38 W. 233.5 feet to an iron pin; thence S. 13-30 W. 78 feet to an iron pin; thence S. 41 W. 97.2 feet to a point in the center of River Drive; thence along the center of River Drive, S. 32-40 E. 17.8 feet to an iron pin; thence along the center of said Drive, S. 46-30 E. 52 feet to an iron pin; thence along the County Road west of the bridge, S. 23 W. 51 feet, more or less, to the point of beginning. This property is shown on the Block Book as Sheet 675.2, Block 1, Lots 8, 9, 10 and 11.1.

This is the same property conveyed to Mortgagor herein by deed of Mozell (Mozelle)F. Hammettdated November 15, 1979, and recorded on January 25, 1980 in the Office of the R.M.C. for Greenville County in Book 1119, at Page 581; and by deed of W. Kenneth Bowen and Edna K. Bowen, dated April 13, 1979 and recorded April 17, 1979 in the R.M.C. Office for Greenville County in Book 1100, Page 667.

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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 is 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 plovided 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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