2008 1498 Rot 717

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLEONS COUNTY COUNT

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

WHEREAS, ROY H. MORGAN AND GEORGIA T. MORGAN

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

COMMUNITY BANK

(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 Seven Thousand Thirty Eight and No/100------

Dollars (\$ 7,038.00) due and payable

in accordance with terms of note of even date herewith

including

/ NAK interest thereon from date

at the rate of 18% a.p.r. 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 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, 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, Chick Springs Township, located just south of the southern city limits of Greer, S.C., and being on the northern side of Pine Ridge Road, being bounded on the north by lands, now or formerly, of A. S. Painter, on the east and west by other lands of Nannie T. Smith and on the south by the said Pine Ridge Road and having the following courses and distances, to-wit:

BEGINNING at an iron pin on the north margin of Pine Ridge Road at a point 154 feet east of Poplar Drive Extension, and runs thence with the north margin of the said Pine Ridge Road N. 79-04 E., 100 feet to an iron pin; thence N. 10-56 W., 167 feet to an iron pin on the said A. S. Painter line; thence with the common line of the Painter property and of this lot S. 79-04 W., 100 feet to an iron pin on the said line; thence S. 10-56 E., 167 feet to the beginning corner.

This is the same property conveyed to the mortgagors by deed of Nannie T. Smith recorded in the R.M.C. Office for Greenville County on October 2, 1974, in Deed Book 1007, Page 678.

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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 liers 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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