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GREENVILLE CO.S.C.

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STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

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

WHEREAS,

JAMES A. GIBBS,

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

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

Seven thousand two hundred seventy six and 80/100 Dollars (\$ 7,276.80) due and payable

Per terms of note of even date herewith.

with interest thereon from per terms of notice 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 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, shown as Lot No. 2 on plat of Starsdale Manor, recorded in the R.M.C. Office for Greenville County in Plat Book NN, at Page 9, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southern side of Starsdale Circle at the corner of Lot 1, and running thence S. 21-25 E. 148.1-feet to an iron pin; thence S. 80-45 W. 153.5-feet to an iron pin; thence N. 21-25 W. 115.8-feet to an iron pin on the southern side of said Circle; thence with said Circle N. 68-35 E. 150-feet to the point of beginning.

This being the same property conveyed to the mortgagor by deed of Richard E. Arnold and Charles L. Larsen as recorded in the R.M.C. Office for Greenville County in Deed Book 975, at Page 62 on May 21, 1973.

This mortgage is junior in lien to that certain mortgage to Travelers Rest Federal Savings & Loan Association, also known as Poinsett Federal Savings & Loan Association, as recorded in the R.M.C. Office for Greenville County in Mortgage Book 1278, at Page 98 on May 21, 1973, in the original amounz of \$16,000.00, and having an approximate balance of \$13,889.44.

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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 beirs, 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 have a 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 Mortgagee forever, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.