Mortgagee's address: 712 E. McBee Avenue, Greenville, S.C.

COUNTY OF GREENVILLE STATE

SONN

WHEREAS, Lawrence D. Tracy and Terrell S. Tracy

(hereinafter referred to as Mortgagor) is well and truly indebted un to Jeff R. Richardson

as per the terms of promissory note dated October 10, 1980

with interest thereon from date at the rate of 11% 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 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

ALL that piece, parcel or lot of land, lying, situate and being in the County of Greenville, State of South Carolina, being known and designated as Lot 21 on plat entitled "Shellstone Park" made by C.O. Riddle, dated April 8, 1968 and recorded in Plat Book PPP at Page 176, in the RMC Office for Greenville County, S.C., and having the metes and bounds as shown thereon, reference to said plat being made for a more complete descripton.

THIS being the same property conveyed to the mortgagors herein by deed of the mortgagee herein as recorded in Deed Book//35 at Page 28%, in the RMC Office for Greenville County, S.C., on October /3, 1980.

DOCUMENTARY STAMP TO 2.00 STAMP

Together with all and singular rights, members, herditaments, and oppurtegances to the same belonging in any way incident or appertaining, 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 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.

Party Constitution (Section 1995) and the Constitution of the Cons

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