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STATE OF SOUTH CAROLINA ON SOU

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

WHEREAS, I, James Richard Jarrard

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(hereinafter referred to as Mortgagor) is well and truly indebted unto Lee Verle T. Jarrard

(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 Eight Thousand and no/100-----

a cash payment of \$50.00 on 1-1-81 and a like payment of \$50.00 cash on each and every successive friday thereafter until paid in full. Payments shall first apply to interest and then to principal and shall include insurance in the ant. of \$15000.00 Homeowners and the County taxes. Insurance and taxes to be added back to loan balance each year. Interest to be computed on the unpaid balance the first day of each and every successive month thereafter and loan balance adjusted.

with interest thereon from 12-30-80

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 and designated as Lot 11:-A situate on the Southern side of Circle Road and having according to plat of property of P. D. Jarrard made by Terry T. Dill, October 11:, 1956, the following metes and bounds, to-wit: and being located in Cleveland Township.

BEGINNING at an iron pin on the Southern side of Circle Road at the joint front corner of Lot 14-A and 16 and running thence with line of Lot 16, S. 9-49 E. 105 feet to pin; thence N. 68 E. 121-2 feet to pin at corner of Lot 14-B; thence with line of lot 14-B in a Northwest direction 110 feet to pin on Southern side of Circle Road; thence with Circle Road S. 67-39 W. 122 feet to the point of beginning.

Said premises being all of the property devised to Pauline J. Whitmire by will of P. D. Jarrard, filed in apartment 1053, file 10, in the office of Probate Court of Greenville County. See Platt recorded in book 4C, page 129 and deed recorded to Pauline J. Whitmire on October 29, 1969, Vol. 878, page 377. This also being the same property conveyed to John C. Jarrard and Lee Verle T. Jarrard by deed of Pauline J. Whitmire, recorded in RMC Office August 27, 1974, in Book 1005 at page 708.

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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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