STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

MORTGAGE OF REAL ESTATE

REMARK TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, John Frank Stephens and Mary Stephens

(bereinafter referred to as Mortgagor) is well and truly indebted unto Bene ficial Finance Co. and Kenneth E. Sowell

(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

Nine Hundred and Seventy Dollars & 14/100

Dollars (\$ 970, 14 ) due and payable

with interest thereon from

at the rate of 29.54 per centum per annum, to be paid:

45.00 per month for 30 months plus one final payment.

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, being shown and designated as Lot 57, on a plat of Fore Estates, recorded in PB BB at Page 61, being the property conveyed to John Frank Stephens and Mary Stephens by Charles Bennett, recorded in Deed Book 930 at page 489, dated 11/24/71.

Mortgagee's Address:

500 Pettigru Street Greenville, South Carolina 29601

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Together with all and singular rights, members, hereditaments, and appointenances 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 bein, 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 acid is lawfully authorized to sell, convey or encumber the same, and that the premises are free and clear of all liens and encumbrances except alt-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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