STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

MAR 30 11 57 AM 181 MORTGAGE OF REAL ESTATE DONNIE S. TANKERSLEYO ALL WHOM THESE PRESENTS MAY CONCERN: THIS IS A SECOND MORTGAGE

WHEREAS, CHRISTOPHER L. CHEFFER AND PATRICIA T. CHEFFER

(hereinaster referred to as Mortgagor) is well and truly indebted unto WILLIAM C. HAMMOND AND SAMUEL & HAMMOND Route 4, Box 52, Piedmont, S. C. 29673

(hereinaster 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

Ten-Thousand and no/100ths-

_____ Dollars (\$ 10,000.00

) due and payable

with interest thereon from date of mortgage at the rate of ten

per centum per annum, to be paid:

Final payment due on or before March 27, 1991. in full in ten years.

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 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

ALL that lot of land in the County of Greenville, State of South Carolina, being known and designated as Lot No. 624 on plat of Westwood, Section VI recorded in plat book 4-X page 100, and being craved according to said plat for the metes and bounds thereon.

This is the identical property as that conveyed to Christopher L. Cheffer and Patricia T. Cheffer by deed of Monroe F. Banton and Helen G. Banton dated and recorded on September 12, 1980 in Deed Book 1133 at page 200 in the RMC Office for Greenville County, S. C.

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.

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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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