MORTGAGE OF REAL ESTATE-Office of Eddie R. Harbin, Attorney at Law, Greenville, S.C. 2001 1541 PAGE 808

STATE OF SOUTH CAROLINGER COUNTY OF GREENVILLE

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

WHEREAS. RACHEL N. GOSNELL

(bereinafter referred to as Mortgagor) is well and truly indebted unto Greenville, S. C., 29605

CAROLYN H. MILSAP, 7 Edgewood Drive,

(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

Fifteen Thousand and 00/100 ----- Dollars (\$15,000.00) due and payable in Two Hundred Forty (240) monthly installments of One Hundred Ninety-Seven and 52/100 (\$197.52) Dollars each, commencing on July 1, 1981 until paid,

with interest thereon from date

at the rate of (15.0%) per centum per annum, to be paid: annually.

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 Mortgagor at any time for advances made to or for his account by the Mortgagor, and also in consideration of the further sum of Three Dollars (\$3.00) to the Mortgagor in hand well and truly paid by the Mortgagor 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 Mortgagor, its successors and assigns:

"ALL that certain piece, parcel or lot of lazd, with all improvements thereon, or bereafter constructed thereon, situate, bying and being in the State of South Czrolina, County of Greenville, Monaghan Subdivision, and being more particularly described as Lot 19, Section 1, as shown on plat entitled "Subdivision for Victor-Monaghan Mills, Greenville, S. C.", made by Pickell & Pickell, Engrs., Greenville, S. C., dated December 20, 1948, and recorded in the R.M.C. Office for Greenville County in Plat Book "S", at Pages 179 through 181 inclusive. According to said plat the within described property is also known as No. 18 Pelzer Street and fronts thereon 75.0 feet.

DERIVATION: This being the same property conveyed this day by the Mortgagee to Mortgagor, said deed to be recorded herewith in the R.M.C. Office for Greenville County, Greenville, South Carolina, in Deed Book 148, at Page 565.

SOCIAL PROPERTY OF SOCIAL PROPER

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

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