TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, we Ronald C. Downs and Kathleen P. Downs

(hereinafter referred to as Mortgagor) is well and truly indebted unto Elizabeth S. Carper, 3704 White Horse Rd, Greenville, SC 29611

thereinafter 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

Three Thousand and 00/100----- Dollars (\$ 3,000.00 ) due and payable

interest monthly only. The entire principal of \$3,000.00 being due and payable on August 1, 1984.

The property which secures this mortgage may not be sold without permission with interest thereon from date of mortgagehe rate of twelve per centum per annum, to be paid: in writing of mortgagee.

Final payment to be on or before August 1, 1984.

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

All that certain piece parcel or lot of land situate, lying and being in the state of South Carolina County of Greenville, on Pelzer Street being known and designated as lot no 23, Section 1, Victor-Monaghan Mills, recorded in the RMC Office for Greenville County in plat book S at pages 179-181 and having such metes and bounds as shown thereon.

The above is the same conveyed concurrently herewith by Larry B. Carper to Ronald C. Downs and Kathleen P. Downs and recorded herewith.



Together with all and singular rights, members, hereditiments, and apportenances to the same belonging in any way incident or appertaming, and all of the reats, usues, and profits which may arise or be had therefrom, and including all heating, plumbing, and lighting futures now or hereafter attached, connected, or fitted thereto in any monner, 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 rice simple absolute, that it has good right to 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 prevaled herein. The Mortgagor further covenants to warrant and forever defend all and singular the said premises unto the Mortgagor further covenants to warrant and forever defend all and singular the said premises unto the Mortgagor further covenants to warrant and forever defend all and singular the said premises unto the Mortgagor further covenants to warrant and forever defend all and singular the said premises unto the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.

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