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STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

MORTGAGE OF REAL ESTATE 5 FANKERSLEY TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, CLAY H. ROWLAND

(hereinafter referred to as Mortgagor) is well and truly indebted unto HELEN D. STEVENSON

(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 Ten Thousand Three Hundred Sixty Five and 84/100------

Dollars (\$ 10,365.84) due and payable

in accordance with terms of note of even date herewith

with interest thereon from date

at the rate of ten

per centum per annum, to be paid: MOnthly

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, being on the western side of Summit Drive (formerly Bennett Street), being known and designated as Lot 2, Block 1, Section B, Parkvale Subdivision, on a plat thereof prepared and recorded in the R.M.C. Office for Greenville County in Plat Book K, Page 53 and also being shown on plat of Property of John R. Wells, Jr., prepared by R. B. Bruce, R.L.S., April 11, 1963, said lot fronting on the westerly side of Summit Drive 82.3 feet, has a depth of 172 feet on the northerly side, a depth of 172 feet on the southerly side, and is 83.1 feet across the rear.

This is the same property conveyed to the mortgagor by the mortgagee recorded in the R.M.C. Office for Greenville County on September 25, 1981, in Deed Book //35, Page 736.

This mortgage is junior to that certain mortgage executed in favor of Carolina National Mortgage Investment Co., Inc. recorded in the R.M.C. Office for Greenville County on May 5, 1967, in R. E. Mortgage Book 1056, Page 545.

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