STATE OF SOUTH CAROLINA

COUNTY OF GREENVILLE

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CO. 30 ALL WHOM THESE PRESENTS MAY CONCERN:

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WHEREAS, MARGARET L. RUNION KERSLEY

thereinafter referred to as Mortgagor) is well and truly indebted unto Southern Bank & Trust Company

(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

Sixty Thousand & no/100 Dollars (\$60,000.00) due and payable on the 13th day of March, 1982,

with interest thereon from March 13, 1981 at the rate of 18%

per centum per annum, to be paid: 3/13/82

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 Mortgagoe, and also in consideration of the further sum of Three Dellars (\$3.00) to the Mortgagor in hand well and truly paid by the Mortgagoe 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 Mortgagoe, 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 CREENVILLE, being known and designated as Lot No. 10, of a subdivision known as Stratton Place, according to a plat thereof prepared by Piedmont Engineers, Architects, Planners, dated July 10, 1972, and recorded in the R.M.C. Office for Greenville County in Plat Book 4-R, at Pages 36 and 37 and having according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southwestern side of Coventry Road, joint front corner of Lots Nos. 10 and 11, and running thence with the southwestern side of said road, S. 58-30 E.119.3 feet to an iron pin at the joint front corner of Lots Nos. 9 and 10; running thence with the joint line of said lots, S. 33-43 W. 175.0 feet to an iron pin, at the joint rear corner of Lots Nos. 9 and 10; running thence with the rear line of Lot No. 10, N. 56-08 W. 120.0 feet to an iron pin at the joint rear corner of Lots Nos. 10 and 11; running thence with the joint line of said lots, N. 33-59 E. 169.9 feet to the point of beginning.

Property being subject to any restrictions, reservations, zoning ordinances or easements that may appear of record, on the recorded plat or on the premises.

This being the same property conveyed by deed from Eli M. Filip and Elaine B. Filip unto Margaret L. Runion by deed recorded in the R.M.C. Office for Greenville County, S. C. in Deed Book 1144 at page 965, recorded March 25, 1981.

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Together with all and singular rights, members, hereditiments, and appurtenances to the same belonging in any way incident or appertuining, 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 such 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 heireinabove described it ree 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 whomseever lawfully claiming the same or any part thereof.

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