MORTGAGE OF REAL FSTATE-Prepared by WH.KINS & WILKINS, Attorness at Law, Greenville, S. C 300x 1560 PAGE 801

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STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

100.**S.C**.

MORTGAGE OF REAL ESTATE

2 45 PH 18 TO ALL WHOM THESE PRESENTS MAY CONCERN:

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WHEREAS, I, HOWARD W. COVINGTON, JR.

(hereinafter referred to as Mortgagor) is well and truly indebted unto WESTMINSTER COMPANY, INC.

(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

\$589.09 on the first day of January, and a like amount on the first day of each and every month thereafter up to and including November 1, 1983 and the entire principal and interest due and payable on December 1, 1983. Said installments are to be applied first in payment of interest and balance to principal.

with interest thereon from date at the rate of 12 3/4% per centum per annum, to be paid: monthly The mortgagor has the right to repay the entire amount on this mortgage at any time without penalty.

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:

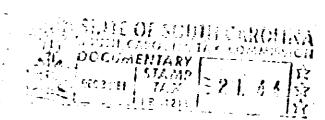
NOW, KNOW ALL MEN, That the Mortgagor, in consideration of the aforesaid debt, and in order to secure the payment thereof, and of any other and further sums for which the Mortgagor may be indebted to the Mortgagoe at any time for advances made to or for his account by the Mortgagoe, and also in consideration of the further sum of Three Dollars (\$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, the Mortgagoe's heirs, 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

All that piece, parcel or unit, situate, lying and being in the State of South Carolina, County of Greenville, being known and designated as UNIT 1 D as shown on plat of "wenwood towns, phase I, section I and II, prepared by Heaner Engineering Co., Inc. recorded in the RMC Office for Greenville County on November 9, 1981 in plat book 8-P page 47, reference to which is hereby craved.

This is the same property conveyed to mortgagor by mortgagee by deed of even date herewith to be recorded.

Mortgagee's address: PO Box 16449 Station B Greenville, S. C. 29606



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 is 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 elaining the same or any part thereof.

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