MORTGAGE OF REAL ESTATE-Office of P. BRADLEY MORRAH, JR., Attorney at Law, Greenville, S. C.

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STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

00. S. C. MORTGAGE OF REAL ESTATE

1/ 16 PH TO ALL WHOM THESE PRESENTS MAY CONCERN:

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WHEREAS, I, NANCY LOU GILBERT,

(hereinafter referred to as Mortgagor) is well and truly indebted unto

SOUTHERN BANK AND TRUST COMPANY,

(hereinafter referred to as Mortgagee) as evidenced by the Mortgagor's premissory note of even date herewith, the terms of which are incorporated

TWENTY THOUSAND EIGHT HUNDRED EIGHTY-FOUR and 92/10Bollars (\$20,884.92--) due and payable in 84 monthly installments of \$248.63 commencing March 1, 1982, thereafter payable on the same date of each successive month until said indebtedness is paid in full.

with interest thereon from date at the rate of 18%

per centum per annum, to be paid monthly

WHEREAS, the Mortgagor may hereafter become indebted to the said Mortgagoe 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, being known and designated as Lot No. 35 of Forest Hills, Section Two, as shown on plat thereof recorded in the RMC Office for Greenville County in Plat Book 4J, Page 55, and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the eastern side of North Forest Circle at the joint front corner of Lots 34 and 35 and running thence with the joint line of said lots S 57-00 E 228.5 feet to an iron pin at the joint corner of Lots 31, 32, 34, and 35; thence with the line of Lot 31 S 38-45 W 175 feet to an iron pin at the joint corner of Lots 31, 35, 14 and 15; thence with the line of Lot 15, N 65-01 W 190 feet to an iron pin on North Forest Circle; thence with North Forest Circle N 26-30 E 201.9 feet to the beginning corner.

The above described property is the same conveyed to the Mortgagor by deed of Alvin E. Smith, dated August 29, 1980 and recorded in the RM^C Office for Greenville County, S.C. on &c.4,/110 1980, in Deed Book //34 at Page 936.

DOCUMENTARY STAMP = 00 3 6 127

Together with all and singular rights, members, herditaments, and appurtenances to the same belonging in any way incident or appertaining, and of all 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 beirs, 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 further covenants to warrant and forever defend all and singular the said premises unto the Mortgagor further from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.

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Borrows :