MAIL TO MORTGAGEES ADDRESS: ROUTE 9, Box 552, Greer, S. C. 29651

STATE OF SOUTH CAROLINA 100 COUNTY OF GREENVILLE

E PURCHASE MONEY

12 PH 18 MORTGAGE OF REAL ESTATE

13 AND THE WHOM THESE PRESENTS MAY CONCERN:

Edwards and Wood
Attorneys-at-Law
P.O. Box 126
Greer, S.C. 29651

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WHEREAS, STEPHEN C. SELBY and JUDY C. SELBY

(hereinafter referred to as Mortgagor) is well and truly indebted unto JOHN S. JOINES

(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, FIVE HUNDRED AND NO/100ths Dollars (\$10,500.00) due and payable in 120 consecutive monthly installments of \$150.66 each beginning 30 days from date and continuing until paid in full. Said payments shall be applied first to interest, balance to principal.

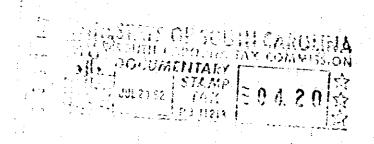
with interest thereon from date at the rate of 12.00 per centum per annum, to be paid: monthly as aforesaid

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 texes, insurance premiums, public assassments, 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, 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 shown and designated as Lot Number 8 on plat of NORTH LAKE HILLS, by Lindsey & Associates, Surveyors, dated March 27, 1981, recorded in Plat Book 8P at page 36 and having such metes and bounds as appear by reference to said plat.

THIS is the identical property conveyed to the Mortagors by deed of the Mortgagee to be recorded of even date herewith.



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 thereform, 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 trict it is lowfully 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 claiming the same or any part thereof.

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