MORTGAGE OF REAL ESTATE-Prepared by WILKINS & WILKINS, Attorners at Law, Greenville, S. C. 1577 368260

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

MORTGAGE OF REAL ESTATE

SLEY TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, We, Thomas D. Croft and Elizabeth W. Croft

(hereinaster referred to as Mortgagor) is well and truly indebted unto William R. Holder, Jr. & Shirley C. Holder

(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

on or before two years from date

with interest thereon from

date

at the rate of 12%

per centum per annum, to be paid: annually

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 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, the Mortgagee'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 Greenville, in the City of Greenville, being shown and designated as Lots Nos. 236 and 237 on plat of Traxler Park, recorded in Plat Book F at pages 114 and 115, and when described together have the following metes and bounds, to-wit:

Beginning at an iron pin on the southeastern side of Woodvale Avenue, at the corner of Lots Nos. 235 and 236, and running thence with Woodvale Avenue, N. 64-37 E. 140 feet to an iron pin, corner of Lot No. 238; thence with line of said lot S. 25-23 E. 225 feet to stake; thence S. 64-37 W. 140 feet to iron pin, rear corner of Lot No. 235; thence with line of said lot N. 25-23 W. 225 feet to an iron pin on Woodvale Avenue, the point of beginning.

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

This mortgage is junior in lien to that certain mortgage held by Carolina National Mortgage Investment Co., Inc. in the original amount of \$90,000.00 dated 7/27/81 and recorded 7/31/81 in vol. 1548 page 623 of the RMC Office for Greenville County, S. C.

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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.

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

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