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MORTGAGE OF REAL ESTATE-Offices of Love, Thornton, Arnold & Thomason, Attorneys at Law, Greenville, S. C.

Mortgagees Address:

204 Lady Street Greenville, SC 29605

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

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MORTGAGE

DONNIE STANKERSLEY
R.M.C.
R.M.C.
TO ALL WHOM THESE PRESENTS MAY CONCERN:

SANDRA L. GUNTER

----- (hereinafter referred to as Mortgagor) SEND(S) GREETING:

WHEREAS, the Mortgagor is well and truly indebted unto FIRST CITIZENS BANK AND TRUST

(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 two hundred fifteen

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, 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, in Gantt Township on the western side of S.C. Highway No. 29 (Piedmont Highway) and being known and designated as Tract "A" containing 0.794 acre, on plat entitled "Survey for E.L. McCall", prepared by C.E. Shehan Surveying dated June 2, 1982, and having according to said plat, the following metes and bounds, to wit:

BEGINNING at an iron pin on the western side of S.C. Highway 29, joint front corner of Tracts "A" and "B" as shown on above referenced plat and running thence N 75-10 W, 250.66 feet to an iron pin; running thence N 27-18 E, 142.8 feet to an old iron pin; running thence S 78-39 E, 224.37 feet to an old iron pin on the western side of S.C. Highway No. 29; running thence with the western side of said Highway S 16-12 W, 153.12 feet to the point of beginning.

DERIVATION: Deed of E. L. McCall recorded June 4, 1982 in Deed Book 1168 at page 63.

If all or any part of the property covered by this mortgage is sold or transferred by the mortgagor without the mortgagee's prior written consent, mortgagee may, at mortgagee's option, declare all sums secured by this mortgage to be immediately due and payable. Mortgagee shall have waived such option to accelerate if, prior to the sale or transfer, mortgagee and the person to whom the subject property is to be sold or transferred reach agreement in writing that the interest payable on the sums secured by this mortgage shall be at such rate as the mortgagee may request, and the terms of this mortgage shall be as mortgagee may request.

Together with all and singular the rights, members, hereditaments, and appurtenances to the same belonging or 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 and any other equipment or 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.

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