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MORTGAGE INDIVIDUAL FORM

STATE OF SOUTH CAROLINA 37 19 19 24 11 18

COUNTY OF GREENVILLE

MORTGAGE OF REAL ESTATE

GREENVILLE, S. C.

TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, CALVIN W. LEOPARD -and- BARBARA J. LEOPARD

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:

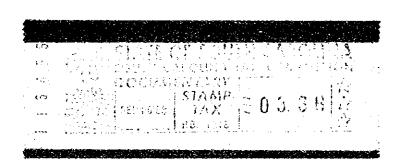
NOW, KNOW ALL MEN, That the Mortgagor, in consideration of the aforesaid debt, and in order to secure the payment thereof, and of any other and further sums for which the Mortgagor may be indebted to the Mortgagoe at any time for advances made to or for his account by the Mortgagoe, and also in consideration of the further sum of Three Dollars (\$3.00) to the Mortgagor in hand well and truly paid by the 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 piece, parcel or tract of land containing 1.3 acres, more or less, situate, lying and being on the northern side of Garner Lane, off Benson Road, in Bates Township, in Greenville County, South Carolina, being shown and designated as Lot No. 1 on a plat of the property of William E. Garner, made by Jeffery M. Plumblee, Inc., Surveyor, dated May 13, 1983, recorded in the RMC Office for Greenville County, S. C., in Plat Book 9-F, Page 78, reference to which is hereby craved for the metes and bounds thereof.

Also, a right-of-way or easement to use Garner Lane, shown on the above-mentioned plat, for the purposes of ingress and egress to and from Benson Road to said Lot.

The above-described property is the same conveyed to the Mortgagors by Deed of the Mortgagee of even date herewith to be recorded herewith simultaneously.

The Mortgagors do hereby further convey unto the Mortgagee, an undivided one/fourth interest in fee simple in and to that certain 50-foot strip designated as Garner Lane, a private roadway, shown on a plat recorded in Plat Book 9F, page 78, subject to the above easement for ingress and egress and to easements for ingress and egress of the owners of the other lots shown on said plat using said private roadway.



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 heirs, successors and assigns, forever.

The Mortgagor covenants that it is lawfully seized of the premises bereinabove 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 Mortgagos forever, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.

The Mortgagor further covenants and agrees as follows:

(1) That this mortgage shall secure the Mortgagee for such further sums as may be advanced hereafter, at the option of the Mortgagee, for the payment of taxes, insurance premiums, public assessments, repairs or other purposes pursuant to the covenants herein. This mortgage shall also secure the Mortgagee for any further loans, advances, readvances or credits that may be made hereafter to the Mortgager by the Mortgagee so long as the total indebtedness thus secured does not exceed the original amount shown on the face hereof. All sums so advanced shall bear interest at the same rate as the mortgage debt and shall be payable on demand of the Mortgagee unless otherwise provided in writing.