STATE OF SOUTH CAROLINATING (1) FOR S.C. COUNTY OF GREENVILLED (3) 12 38 Ft. 183

MORTGACE OF REAL ESTATE
TO ALL WHOM THESE PRESENTS MAY CONCERN:

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WHEREAS, JOEL A. OLIVER AND DIANE P. OLIVER

(hereinalter relerred to as Mortgagor) is well and truly indebted unto HOECHST EMPLOYEES CREDIT ASSOCIATION

(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 Nineteen Thousand and No/100-----

Dollars (\$ 19,000.00) due and payable

in accordance with terms of note of even date herewith

with interest thereon from

at the rate of

per centum per annum, to be paid:

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, pircel 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, on the south side of Valley Creek Drive, about 3 miles northwest of Greer, in Oneal Township, and being known and designated as Lot No. 28, Section 4 of Valleyhaven Acres, property of W. Dennis Smith as shown on plat prepared by John A. Simmons, Reg. Surveyor, dated July 15, 1960, and which plat has been recorded in the R.M.C. Office for Greenville County in Plat Book MM, Page 167. For a more particular description see the aforesaid plat.

This is the same property conveyed to the mortgagors by deed of Willie Brown recorded simultaneously herewith.

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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 mato the Mortgagee, its heirs, successors and assigns, forever.

The Mortgapir covenants that it is lawfully serred 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 lines and encumbeances except as provoked herein. The Mortgape further covenants to warrant and forever defend all and singular the said premises unto the Mortgape and all persons whomsoever lawfully claiming the same or any part thereof.