MORTGAGE OF REAL ESTATE-Prepared by WILKINS Attorbers at Law, Creenville, S. C. 800% 1202 FA

STATE OF SOUTH CAROLINA

OF CREENVILLE

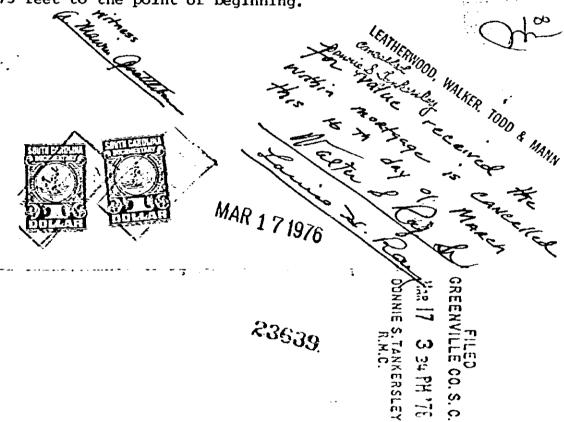
OF CREE 37 FACE 193800% 1302 FAGE 573

THE RESERVE TO SERVE TO SERVE

WALTER S. RAY, JR. WHEREAS,

(hereinafter referred to as Mortgagor) is well and truly indebted unto WALTER S. RAY, SR. & LOUISE H. RAY

N. 35-18 W. 75 feet to the point of beginning.



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