TO ALL WHOM THESE PRESENTS MAY CONCERN:

STATE OF SOUTH CAROLINA COUNTY OF Greenville

I, R. Clarence Lovett, Jr., of the County of Greenville -

I, the above said, R. Chirence Lovett, Jr. -

(bereinafter referred to as Mortgagor) is well and truly indebted unto Southern Bank and Trust Co., Williamston ---

(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 Fourteen hundred, thirty-four and 96/100 -----

Dollars (\$ 1,434.96) due and payable

in monthly installments of \$59.79 beginning November 1, 1975 ---

with interest the reon from

at the rate of

per centum per annum, to be paid: monthly.

the RMC Office for Greenvile County

Together with all and singular rights, members, hereditarrials, and appurtenances to the same belonging in any way incident or appertaining, and all of the rents, issues, and profits which may arise to 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 bousehold 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 hereinabove described in fee simple absolute, that it has good right and is hwfully 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 into the Mortgagor forever, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.