UREEHVILLE; CO.'S. C. 3881 1195 PASE 29 JUH 22 12 51 PH '7 | MORTGAGE OF REAL ESTATE

STATE OF SOUTH CAROLINA COUNTY OF Greenville

OLLIE FARHSHORT ALL WHOM THESE PRESENTS MAY CONCERNON

WHEREAS, Charles L. Roper and Joyce F. Roper

(hereinafter referred to as Mortgagor) is well and truly indebted unto Peoples National Bank

(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 and no/100----

five years from date at 7½% interest monthly first payment due one month from date in equal monthly installments of principal in the amount of One Hundred Sixty-Seven and no/100 (\$167.00) Bellevet belonge payable of maturity

The interest rate specified above shall be effective for six months from date hereof; thereafter, semi-annually on March 31 and September 30 of each year, the interest rate shall be increased or decreased to correspond with the New TOTK prime rate (as identified in the American Banker or equivalent publication) plus two percent (2%); Bank shall give Borrower written notice of each change in interest rate within ten days after such change in rate. The interest rate upon default shall be fixed at the rate in effect on the first day of default.

Satisfied in Full Bankers Trust of South Carolina, N.A.

SUCCESSOR TO

PEOPLES NATIONAL BANK

Witness Heeth

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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 thereform, and including all heating, plumbing, and lighting fixtures new 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 with 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 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 Mortgages forever, from and against the Mortgagor and all persons whomsoever tawfully claiming the same or any part thereof.

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