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GREENVILLE CO. S. C MORTGAGE - INDIVIDUAL FORM - JOHN M. DILLARD, P.A., GREENVILLE, S. C. 800x 1345 PAGE 783 STATE OF SOUTH CAROLINA DONNIE S. TANKERSLEY R.H.C. 54 PAGE 541 MORTGAGE OF REAL ESTATE 800K COUNTY OF GREENVILLE TO ALL WHOM THESE PRESENTS MAY CONCERN: WHEREAS, WE, RONALD D. TAYLOR and BETTY JO TAYLOR thereinafter referred to as Mortgagor) is well and truly todebted unto SOUTHERN BANK AND TRUST COMPANY

(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

FIVE THOUSAND, FOUR HUNDRED & NO/100 ----- Dollars (\$ 5,400.00 ) due and payable as provided for under the terms &conditions of said note,

emouthly waigement 1 & 1978 8 PAID IN FULL AND SATISFIED THIS SOUTHERN BANK AND TRUST COMPANY GREENVILLE, SOUTH CAROLINA

21.128

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 firtures 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 berein. The Mortgager 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 lawfully claiming the same or any part thereof.

The Mortgagor further covenants and agrees as follows:

(i) 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.