(hereinafter referred to as Mortgagor) is well and truly incepted unto FIRST-CITIZENS BANK AND TRUST COMPANY OF SOUTH CAROLINA

(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 THOUSAND SIX HUNDRED SIXTY TWO & 20/100 ----- Dollars (\$ 14,662.20) due and puzzble in sixty (60) equal monthly installments of \$244.37 each, commencing Harch 15, 1979, and corner.

This is the same property conveyed to mortgagor by Norman D. Bowers by deed of even date herewith, to be recorded.

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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 manners it being the intention of the parties hereto that all fixtures to and equipment, other than the usual household furniture, he 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 in lawfully seized of the premises hereinabove described in fee simple absolute, that it has good right Hand is lawfully authorized to sell, convey or excumber the same, and that the premises are free and clear of all liens and encumbrances energy as provided herein. The Mortgagor further covenants to warrant and forever defend all and singular the said premises unto the Mortgagor forever, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.