STATE OF SOUTH CAROLINA GREEN SILED COUNTY OF GREEN SUBJECT SOUTH CAROLINA GREEN SILED COUNTY OF GREEN SUBJECT SUBJECT

WHEREAS, RALPH CROFT AND SHIRLEY CROFT

(hereinafter referred to as Mortgagor) is well and truly indebted unto HORACE D. GILLIAM

(hereinafter referred to as Mortgagee) as evidenced by the Mortgagor's premissory note of even date kerewith, the terms of which are incorporated herein by reference, in the sum of

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 erise or be had thereform, 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 such fixtures and equipment, other than the usual household furniture, be considered a part of the real estate.

N 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 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 whomspever tawfully claiming the same or any part thereof.

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