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STATE OF SOUTH CAROLINA COUNTY OF Greenville

MORTGAGE OF REAL ESTATE TO ALL WHOM THESE PRESENTS MAY CONCERN: R.H.C

WHEREAS, WE, Glenn N. Ronning and Karen E. Ronning

FILED CREENVILE CO. S. C.

(hereinafter referred to as Mortgagor) is well and truly indebted 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 betein by reference, in the sum of ELEVEN THOUSAND FOUR HUNDRED THIRTY-SIX AND 60/100-Dollars (\$ 11,436.60) due and payable

BEGINAING at an iron pin on the westerly side of rigeon roint Road at the joint front corner of Lot 77 and Lot 78 and running thence with Lot 77 N. 72-31 W. 190.7 feet to an iron pin at the joint rear corner of Lots 77, 78, 91 and 92; thence with Lot 91 N. 17-48 E.115 feet to an iron pin at the joint rear corner of Lots 78,79,90 and 91; thence with Lot 79 S. 72-28 E. 184.1 feet to an iron pin on Pigeon Point Road; thence with said road S. 14-31 W. 115 feet to the point of the beginning.

This being the same property conveyed to the Mortgagors by deed of Danco, Inc. dated June 24, 1978 and being recorded in the RMC Office for Greenville County in Deed Book 1081 at Page 985.

This mortgage is junior in lien to that certain mortgage to NCNB Mortgage Company in the original amount of \$60,250.00 recorded in the RMC Office for Greenville County in Mortgage Book 1436 at Page 329, dated June 27, 1978 and Thaving an approximate balance of \$60,000.00.

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WITNESS / Together with all and singular rights, members, hereditiments, and appointenances to the same belonging in any way incident or appertaining, and all of the tents, issues, and profits which may arise or be hid 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 futures 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 Mortgager, its beins, 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, county 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 whomsoever lawfully claiming the same or any part thereof.