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FEB 17 3 12 PAGE WHOM THESE PRESENTS MAY CONCERN.

RACHRERSLEY

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

WHEREAS. We, James R. Phillips and Gerda V. Phillips,

(hereinaster reserved to as Mortgagor) is well and truly indebted unto Levis L. Gilstrap,

(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

ONE THOUSAND SEVEN HUNDRED FIFTY-THREE AND 99/100 - - - Dollars (\$ 1,753.99) due and payable

at the rate of Eighty-Nine and 85/100 (\$89.85) Dollars per month for principal and interest beginning January 1, 1982 and a like amount each month thereafter until

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Together with all and singular rights, members, hereditaments, and appurtenances to the same belonging in any way incident or appertipling, and all of the rents, issues, and profits which may arise or be had therefrom, and including all beating, 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 fixtures pand 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 liers and encumbrances except 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.

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