STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE SOUTH R. M.C. TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, Josephine P. Bailey and Lonnie M. Bailey
(hereinafter referred to as Mortgagor) is well and truly indebted unto Lucinda M. Phillips

(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

FOUR THOUSAND Dollars (\$ 4,000.00) due and payable

in equal monthly installments of \$50.00 each beginning on the First day of November, 1963 and on the First day of each month thereafter until paid in full.

 $_{\odot}$ with interest thereon from date at the rate of Four (4% þer centum per annum, to be paid: Annually

WHEREAS, the Mortgagor may hereafter become indebted to the said Mortgagee for such further sums as may be advanced to or for the Mortgagor's account for taxes, insurance premiums, public assessments, repairs, or for any other purposes:

NOW, KNOW ALL MEN, That the Mortgagor, in consideration of the aforesaid debt, and in order to secure the payment thereof, and of any other and further sums for which the Mortgagor may be indebted to the Mortgagoe at any time for advances made to or for his account by the Mortgagoe, and also in consideration of the further sum of Three Dollars (\$3.00) to the Mortgagor in hand well and truly paid by the Mortgagoe at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, has granted, bargained, sold and released, and by these presents does grant, bargain, sell and release unto the Mortgagoe, its successors and assigns:

"ALL that certain piece, parcel or lot of land, with all improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville, on the North side of Buist Avenue, and being part of Lot No. 21 of a subdivision of the Buist Lands, known as Oakland Heights, having the following metes and bounds:

BEGINNING at stake 757 feet from the corner of Robinson Street and Buist Avenue at the corner of Lots Nos. 21 and 22; thence with line of Lots Nos. 21 and 22 in a northerly directions $170\frac{1}{2}$ feet to a stake on a 19 foot alley; thence with said alley in a westerly direction 67 feet to a stake; thence in a southerly direction $170\frac{1}{2}$ feet to a stake on Buist Avenue; thence with said Buist Avenue 67 feet in an easterly direction to the beginning corner.

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 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 roal 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 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 Mortgagor from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.