WHEREAS, I, ANNIE M. RATLIFF.

[hereinafter referred to as Morigagor) is well and truly indebted unto

PUMMAN C. SMITH,

(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 two hundred and forty-sight and 62/109-

in consecutive monthly instalments of \$10.00 each beginning June 15, 1971, and continuing until paid in full, said payments to be applied first to interest and balance to principal,

with interest thereon from

date

at the rate of seven

per centum per annum, to be paid: monthly,

WHOM THESE PRESENTS MAY CONCERN.

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 Mortgagee at any time for advances made to or for his account by the Mortgagee, and also in consideration of the further sum of Three Dollars (\$3.00) to the Mortgagor in hand well and truly paid by the Mortgagee at and before the scaling 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 Mortgagee, 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:

All that certain piece, parcel or lot of land, situate; lying and being in Greenville Township, Greenville County, State of South Carolina, in or near the corporated limits of the City of Greenville, and being known as Lot No. 6 as shown on a plat of the lands of the Mountain City Land and Improvement Company, recorded in the RMC Office for Greenville County in Plat Book HHH, Page 842, and having the following metes and bounds, reference being had to said plat will more fully appear, to wit:

BEGINNING at an iron pin on the west side of Leach Street 52-1/2 feet from the northwest corner of Dunbar and Leach Streets; thence N. 18-1/2 E. 52-1/2 feet along Leach Street to an iron pin; thence N. 76-2/3 W. 150 feet to an iron pin; thence S. 18-1/2 W. 52-1/2 feet to an iron pin; thence S. 71-1/2 E. 150 feet to the beginning corner.

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 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.

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 whomsoever lawfully claiming the same or any part thereof.