2001 1222 FAME 555

HORTON, DRAWDY, DILLARD, MARCHBANKS, CHAPMANNE PROMO, 5.48, 307 PETTIGHU STREET, GREENVILLE, S. C. 29603

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

FEB 17 - 3 56MARTGAGE OF REAL ESTATE

OLLIE FARMS WHEN THESE PRESENTS MAY CONCERN: R. M. C.

WHEREAS,

STEVE G. HALOULOS

(hereinafter referred to as Mortgagor) is well and truly indebted unto

THE PEOPLES NATIONAL BANK

(hereinafter referred to as Mortgagoe) 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

SIX THOUSAND THREE HUNDRED SEVENTY FIVE and no/100---- Dollars (\$ 6,375.00 ) due and payable

as provided in said Note,

with interest thereon from date at the rate of 5 1/2 per centum per annum, to be paid:

monthly

WHEREAS, the Mortgagor may hereafter become indebted to the said Mortgagoe 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 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 Mortgagee, its successors and assigns:

ALL that piece, parcel or lot of land, together with buildings and improvements thereon or hereafter constructed thereon, situate, lying and being on the Southern side of Terrain Drive, being shown and designated as Lot No. 14 on a Plat of Part II of FAIRWAY ACRES, recorded in the RMC Office for Greenville County, South Carolina in Plat Book 4F, Page 43, and having according to said Plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the Southern side of Terrain Drive, joint corner of Lots Nos. 14 and 15 and running thence with the Southern side of Terrain Drive, N. 65-27 E., 160 feet to an iron pin; thence S. 24-14 E., 165.4 feet to an iron pin; thence S. 62-08 W., 150 feet to an iron pin; thence N. 27-37 W., 174.3 feet to the point and place of beginning.

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 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.