By RILEY AND RILEY, Atterneys at Law, Greenville, S. C.

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STATE OF SOUTH CAROLINA 17 11 21 11 17 MORTGAGE OF REAL ESTATE COUNTY OF Greenville FARNSWORTH Thom These Presents May Concern:

Whereas: William F. McCowan and Marilyn E. McCowan

(hereinafter referred to as Mortgagor) is well and truly indebted unto. Poinsett Realty Company

(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

-Dollars (\$4,900.00 Four thousand nine hundred and no/100-) due and payable

Six (6) months from date

611 B 17 with interest thereon, from date at the rate of per centum per annum to be paid: 7/3%

WHEREAS, the Morigagor 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

ALL that certain piece, parcel or lot of land being known and designated as Lot No. 130, Section III, of Subdivision, known as Poinsettia, said Subdivision being situated within the corporate limits of the Town of Simpsonville, plat of said Subdivision being recorded in the R.M.C. Office for Greenville County in Plat Book PPP at Page 141.

A more particular description of said above numbered lot may be had by reference to said plat.

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This mortgage is second and junior in lien to mortgage in favor of Laurens Federal Savings & Loan Association, in the original amount of \$36,000 to be recorded herewith.

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