

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

MORTGAGE OF REAL ESTATE

TO ALL WHOM THESE PRESENTS MAY CONCERN

WHEREAS, CLIFFORD L. WILLIAMS, SR., FRANCES M. WILLIAMS, KENNETH L. CASSELL AND HELEN M. CASSELL,

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

(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 TEN THOUSAND AND NO/100 -----

Dollars (\$ 10,000.00) due and payable

in One Hundred Eighty (180) days from date, with one (1) option by Mortgagors to renew for an additional term of One Hundred Eighty-Five (185) days;

with interest thereon from date at the rate of eight per centum per annum, to be paid at maturity.

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 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 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

TRACT NO. 1 - ALL that piece, parcel or lot of land, situate, lying and being in the State of South Carolina; County of Greenville, being known and designated as Lot No. 272, Section V, 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 4R at Page 87; reference to said plat being craved for a metes and bounds description.

The above described property is subject to a first mortgage lien presently held by Laurens Federal Savings and Loan Association (now known as Heritage Federal Savings and Loan Association) in the original amount of Fifty-one Thousand (\$51,000.00) Dollars recorded July 24, 1975 in the R.M.C. Office for Greenville County in Mortgage Book 1344 at Page 575; and accordingly the lien of the within mortgage is a second mortgage lien.

This being the identical property conveyed to Clifford L. Williams, Sr. and Frances M. Williams by Deed of Builders and Developers, Inc. and recorded in the R.M.C. Office for Greenville County in Deed Book 1037, Page 845 on June 11, 1976.

TRACT NO. 2 ALL that certain piece, parcel or lot of land situate, lying and being in the Town of Simpsonville, being known and designated as Lot No. 30 of a Subdivision known as Woodcliff as shown on plat recorded in the R.M.C. Office for Greenville County, South Carolina in Plat Book 4N at Page 44; reference to said plat being craved for a metes and bounds description.

The above described property is subject to a first mortgage lien presently held by C. Douglas Wilson Company in the original amount of Twenty-Six Thousand Nine Hundred (\$26,900.00) Dollars recorded on April 5, 1973, in the R.M.C. Office for Greenville County in Mortgage Book 1271 at Page 701; said Mortgage thereafter being assigned to the Philadelphia Saving Fund Society as is shown in Mortgage Book 1276 at Page 860; and accordingly the lien of the within mortgage is a second mortgage lien.

This being the identical property conveyed to Kenneth L. Cassell and Helen M. Cassell by deed of Kenneth Jesse and Sandra Lee Stone and recorded in the R.M.C. Office for Greenville County in Deed Book 1000 at Page 596 on June 5, 1974.

Together with all and singular rights, members, hereditaments, 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 Mortgagee forever, from and against the Mortgagor and all persons whatsoever lawfully claiming the same or any part thereof.