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STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

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MORTGAGE OF REAL ESTATE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, Cathren C. Francis and Jamile J. Francis, Jr.

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

(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 Fifteen Thousand Five Hundred Sixteen and 00/100

-----Dollars (\$ 15,516.00) due and payable
on demand on or after October 16, 1978,

with interest thereon from _____ date _____ at the rate of eight (8) 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, near the City of Greenville, on the southern side of Hiawatha Drive, being shown and designated as Lot No. 220 on a Plat of BOTANY WOODS, SECTOR V, made by Piedmont Engineering Service, dated May, 1961, recorded in the RMC Office for Greenville County, South Carolina, in Plat Book YY, Pages 6 and 7 and having according to said Plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the Southern side of Hiawatha Drive at the joint front corner of Lots Nos. 219 and 220, and running thence with the joint line of said lots, S. 4-52 W., 171.3 feet to an iron pin in the joint rear corner of said lots; thence S. 54-39 E., 65 feet to an iron pin in the joint rear corner of Lots Nos. 220 and 221; thence with the joint line of said lots, N. 23-46 E., 198.3 feet to an iron pin in the joint front corner of said lots in the Southern side of Hiawatha Drive; thence with the curve of the Southern side of Hiawatha Drive, the chords of which are N. 75-07 W., 90 feet and N. 82-44 W., 32 feet to the point of beginning.

This is the same property conveyed to the mortgagors herein by deed of Lynda D. Shapiro, dated March 26, 1973, and recorded in the RMC Office for Greenville County, S. C. in Deed Book 973, at Page 62 on April 23, 1973.

It is understood and agreed that this is a second real estate mortgage on the above described property, being junior in lien to the first mortgage given by the mortgagors to First Federal Savings & Loan Association, dated April 9, 1973, and recorded in the RMC Office for Greenville County, S. C. in Mortgage Book 1273, at Page 415, in the original principal sum of \$31,500.00.

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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 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.

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