

STATE OF SOUTH CAROLINA)
COUNTY OF GREENVILLE)
WRAPAROUND PURCHASE MONEY
MORTGAGE OF REAL ESTATE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, Indu J. and Neela I. Vakharia (hereinafter referred to as Mortgagor) is well and truly indebted unto Southgate Investors, Inc. (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 One Hundred Ten Thousand (\$110,000.00) Dollars in 96 monthly installments of \$1,131.48 (amortized on 360 monthly payments) with a final balloon payment due after 96 monthly installments have been made. First installment shall be made on June 4, 1981, with interest thereon from date at the rate of Twelve (12%) per centum per annum, to be paid monthly as part of payment.

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 piece, parcel or lot of land, with all improvements thereon, or hereafter constructed thereon, situate, lying and being in the County of Greenville, Town of Fountain Inn, State of South Carolina, at the Northwest intersection of Gulliver Street and Duckett Street, being shown and designated as Lots Nos. 1, 2 and 3 of the T. E. Jones Property on a Plat prepared by J. W. - J. R. Crawford, RLS, dated September 12, 1956, and having according to said plat the following metes and bounds, to-wit:

BEGINNING at a stake at the intersection of said two streets as shown on said plat and running thence with the North side of Gulliver Street, S. 82 W., 196 feet to a stake; thence N. 15-15 E., 348 feet to a stake at the joint rear corner of Lots Nos. 3 and 4 as shown on said plat; thence with the joint property line of said last two mentioned lots, S. 82 E., 154 feet to a stake on West side of Duckett Street; thence with the West side of Duckett Street, S. 10-15 W., 150 feet; thence S. 9-15 W., 142 feet to the beginning point.

This is the identical property conveyed to the mortgagor by deed of Southgate Investors, Inc., to be recorded of even date 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

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