

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

GR: FILED
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MORTGAGE OF REAL ESTATE

BOOK 1585 PAGE 548

JOHN TANKERSLEY
R.M.C. TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, Ray H. Williams and Annette L. Williams

(hereinafter referred to as Mortgagor) is well and truly indebted unto Personal Thrift Plan, Inc.,
Bell Tower Shopping Mall, Greenville, S.C., 29601,

(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 Four Thousand One Hundred Seventy-Six and
No/100----- Dollars (\$ 4,176.00) due and payable

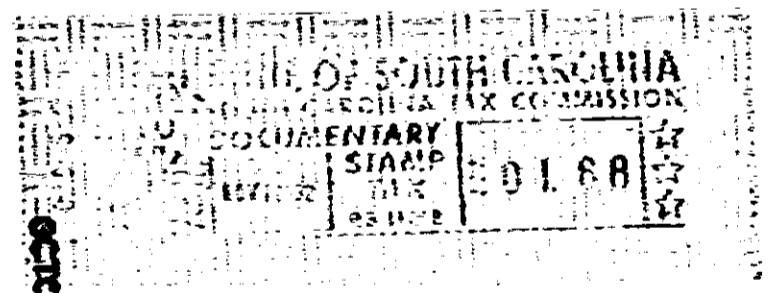
in twenty-four (24) equal monthly installments of One Hundred Seventy-Four and No/100 (\$174.00) Dollars each, commencing December 5, 1982,
and continuing on the same day of each month thereafter until said sum
is paid in full with interest thereon after maturity at the rate of 22.68%
per annum.

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, shown as Lot No. 17 on plat
of RENFREW PLANT OF ABNEY MILLS recorded in the RMC Office for
Greenville County in Plat Book QQ, at Page 53, and which lot fronts
67 feet on the eastern side of School Street and having such metes
and bounds as shown on said plat, and being the same conveyed to
Ray H. and Annette L. Williams by deed dated February 14, 1974,
of Alvin G. McDaniel.

The lien of this mortgage is junior and inferior in rank to that
mortgage given to Poinsett Federal Savings and Loan Association
in the amount of \$8,000.00 as recorded in the RMC Office for
Greenville County, South Carolina, in REM Book 1302, at Page 42.



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Together with all and singular rights, members, hereditaments, and appurtenances to the same belonging in any way incident or ap-
pertaining, 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 whomsoever lawfully claiming the same or any part thereof.