STATE OF SOUTH CAROLINA

COUNTY OF GREENVILLE

CO. S. C. MORTGAGE OF REAL ESTATE

BOOK 84 FASE 23

DONNIE JANKERSLEY

WHEREAS, We, Edward A. Richards and Patricia W. Richards

thereinsiter referred to as Mortgagor) is well and truly indebted unto Southern Bank and Trust Compnay

(bereinsfor referred to as Mortgagee) as evidenced by the Mortgagor's promissory note of even date berewith, the terms of which are incorporated berein by reference, in the sum of

Three Thousand Eight Hundred Sixty-Two and 83/100- - pollars (\$3;862.83) due and psyable according to a certain note dated December 21st, 1982, said terms which are

This is the same property conveyed to Edward A. Richards and Patricia W. Richards by deed from Jaxes H. Waldrop, which deed is recorded in the R.W. Office for Greenville County, South Carolina in Deed Book 1109, at Page 33h. Quantum 1914 AND SALSHED THIS DE DAY OF TOWNEARY NATIONS 23965

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Together with all and singular rights, members, herditaments, 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 thereform, and including all heating, plumbing, and lighting fixtures now or bereafter 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, he considered a part of the real estate.

TO HAVE AND TO HOLD, all and singular the sald premises unto the Mortgagee, its heirs, successors and assigns, forever.

The Mortgague 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 same or amy part thereof.

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