

GREENVILLE CO. S. C.

BOOK 1230 PAGE 149

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HORTON, DRAWDY, DILLARD, MARCHBANKS, CHAPMAN & BROWN, P.A., 207 PETTIGRU STREET, GREENVILLE, S. C. 29603

STATE OF SOUTH CAROLINA }
COUNTY OF GREENVILLE }

OLLIE FARNSWORTH
R. M. C.

MORTGAGE OF REAL ESTATE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, **LARRY M. SKINNER and SYBLE H. SKINNER**

(hereinafter referred to as Mortgagor) is well and truly indebted unto **SOUTHERN BANK AND TRUST COMPANY**

(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 **ELEVEN THOUSAND and no/100**-----Dollars (\$ **11,000.00**) due and payable

as provided in said Note of even date,

with interest thereon from date at the rate of **7 3/4** per centum per annum, to be paid: **monthly**

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, together with buildings and improvements, situate, lying and being in the County of Greenville, State of South Carolina on the Saluda Lake Road and being shown and designated on a Plat of the Property of Larry M. Skinner made by Piedmont Architects and Engineers dated September 30, 1971, and recorded in the RMC Office for Greenville County, South Carolina in Plat Book 4L, Page 121, and having according to said Plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the Northern side of Saluda Lake Road with said iron pin being 313.5 feet West of the center of White Horse Road (South Carolina Highway No. 250) and running thence N. 12-59 W., 191.3 feet to an iron pin; thence S. 87-00 E., 40 feet to an iron pin; thence S. 22-44 E., 202.2 feet to an iron pin on the Northern side of Saluda Lake Road; thence with said Road, N. 88-20 W., 75 feet to the beginning corner.

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 whomsoever lawfully claiming the same or any part thereof.