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ELIZABETH RIDDLE R.M.O.

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First Mortgage on Real Estate

MORTGAGE

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

TO ALL WHOM THESE PRESENTS MAY CONCERN: Kenneth Roy Downs and

Lucinda L. Downs

(hereinafter referred to as Mortgagor) SEND(S) GREETING:

WHEREAS, the Mortgagor is well and truly indebted unto CAROLINA FEDERAL SAVINGS AND LOAN ASSOCIATION OF GREENVILLE, Greenville, S. C., (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 Twenty Seven Thousand and No/100-----

DOLLARS (\$ 27,000.00----), with interest thereon as provided in said promissory note, said principal and interest to be paid as therein stated, and

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 purpose, and

WHEREAS, the unpaid balance of said debt or debts, if not sooner paid, shall be due and payable,
August 1, 1997

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 Mortgagoe at any time for advances made to or for his account by the Mortgagoe, and also in consideration of the further sum of Three Dollars (\$3.00) to the Mortgagor in hand well and truly paid by the Mortgagoe 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 Mortgagoe, its successors and assigns.

All that piece, parcel or lot of land, with all improvements thereon, or hereafter constructed thereon, situate, lying and being on the southeast side of Wilson Drive in Chick Springs Township, Greenville County, South Carolina, shown as the greater portion of Lot 18 on plat of Bon Aire Acres made by C. E. Jones, C.E., September 1964, recorded in the RMC Office for Greenville County in Plat Book GGG, Page 188, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southeast side of Wilson Drive at the joint front corner of Lots 18 and 19 and runs thence along the line of Lot 19 S. 51-57 E. 183.9 feet to an iron pin; thence S. 31-15 W. 47 feet to an iron pin; thence N. 68-04 W. 54.5 feet to an iron pin; thence S. 22-56 W. 51.4 feet to an iron pin in the rear line of Lot 18; thence through Lot 18 N. 48-31 W. 155.8 feet to an iron pin on the southeast side of Wilson Drive; thence along Wilson Drive N. 42-47 E. 31.1 feet to an iron pin; thence N. 40-13 E. 71.4 feet to the beginning corner.