

GRIFFIN & HOWARD, ATTORNEYS GREENVILLE, CO. S. C.  
GREENVILLE, SOUTH CAROLINA  
STATE OF SOUTH CAROLINA }  
COUNTY OF GREENVILLE }

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MORTGAGE OF REAL ESTATE

ELIZABETH RIDDLE  
R.M.C. TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, JAMES D. PHILLIPS

(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 Three Thousand One Hundred Thirty Eight & 84/100 -----  
Dollars (\$ 3,138.84 ) due and payable

in 36 monthly installments in the amount of \$87.19 (including interest) beginning on the 1st day of October, 1972, and on the same day of each successive month thereafter until paid in full

with interest thereon from date at the rate of 12.82% per centum per annum, to be paid: with the monthly installments

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, Travelers Rest Township,

BEGINNING at an iron pin in the center of West Road, said point being located S. 66-15 W. 200 feet on right of way of Highway 276 and a joint corner of Red Diamond Oil Company; running thence S. 29-50 E. 200 feet to a point; thence S. 66-15 W. 150 feet to a point; running thence N. 29-50 W. 200 feet to a point in center of West Road; running thence with said road, N. 66-15 E. 150 feet to the point of beginning.

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 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.