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MORTGAGE OF REAL ESTATE TO ALL WHOM THESE PRESENTS MAY CONCERN:

MORTGAGE OF REAL

I, F. L. Duncan

(hereinsiter referred to as Mortgagor) is well and truly indebted unto

Southern Bank and Trust Company, Piedmont, 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

Four thousand three hundred fifty-six and no/100----- Dollars (\$ 4,356.00 ) due and payable in thirty - six monthly installments of \$121.00 each, the first of these due and payable on March 8, 1973 with a like amount due and payable on the same day of each corresponding month thereafter until entire amount is paid in full.

with interest thereon from

date

at the rate of

per centum per annum, to be paid: in advance

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 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 scaling 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 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, and being shown as Lot No. 4 and a portion of Lot #3 as shown on a plat of the Friendly Oil Company prepared by C. O. Riddle dated March 22, 1965, and having the following metes and bounds to wit:

BEGINNING at an iron pin, joint front corner of lots 4 and 5, and running thence N 88-53 E 125 feet to an iron pin; thence S 3-42 E 50,05 feet to an iron pin; thence N 88-54 E 67.5 feet to an iron pin; thence S 1-06 E 35.3 feet to an iron pin; thence S 82-36 W approximately 174 feet to an iron pin; thence N 12-16 W approximately 106.05 feet to an iron pin; the point of beginning.

This being a portion of the property conveyed to F. L. Duncan by deed from G.H. McCoy dated July 28, 1972.

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Personally appeared before me Charles T. Kimbo who under his own oath states that he was present at the closing of the within transaction as loan officer, that the full consideration thereof is of his own knowledge the sum of \$4,356.00, and that he saw the statutory amount of South Carolina documentary stamps affixed to the note which this mortgage secures.

Given under my hand and seal this 30 day of January , 1973.

Mergant H. Buckhierter Notary public for South Carolina

My Commission expires 7/24/79

Charles J. Kento

Together with all and singular rights, members, hereditaments, and appurtenances to the same belonging in any way incident or appertaining, and all of 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 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 selzed 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 Mortgagoe forever, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.