

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

MORTGAGE OF REAL ESTATE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, Richard W. Joines and Judy R. Joines

hereafter referred to as Mortgagor is well and truly indebted unto

Citizens and Southern National Bank

hereafter referred to as Mortgagee as evidenced by the Mortgagee's promissory note of even date herewith, the terms of which are in full and true reference in the said note

Twenty Thousand and No/100----- Dollars (\$20,000.00) due and payable

one (1) year from date

with interest thereon from _____ at the rate of _____ per centum per annum ~~NO PAYMENT~~ which interest has already been discounted and paid

WHEREAS, the Mortgagee may hereafter become indebted to the said Mortgagor for such further sums as may be advanced to or for the Mortgagor as account for taxes, insurance premiums, public assessments, repairs, or for any other purposes:

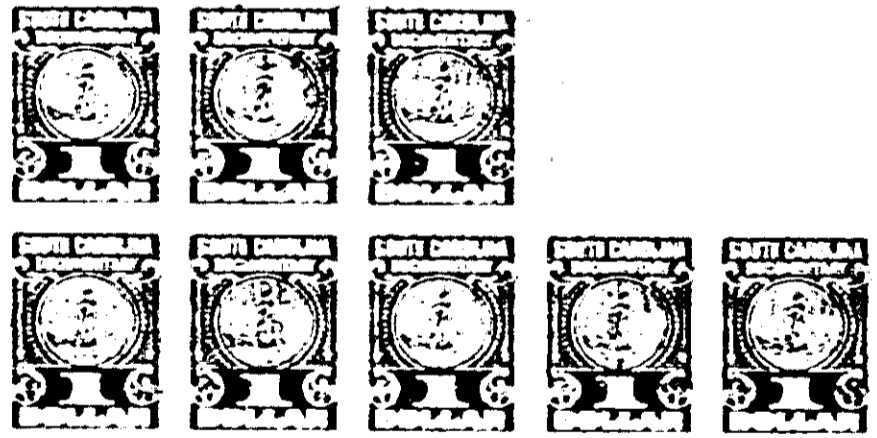
NOW, KNOW ALL MEN, That the Mortgagor, in consideration of the aforesaid debt, and in order to secure the payment thereof, and of any other and further sums to which the Mortgagor may be indebted to the Mortgagee at any time for advances made to or for his account in the Mortgage, and also in consideration 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, fully 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, in O'Neal Township, containing 8/10 acre, lying on the South side of McElhancy Road about 1/4 mile east from Double Springs Church, having the following metes and bounds:

BEGINNING at an iron pin located 165 feet west of Revis and Mary M. Dill corner and running thence S. 1-00 E. 230 feet to iron pin; thence N. 63-22 E. 194.5 feet to an iron pin on terrace; thence N. 1-00 W. 170.0 feet to an iron pin on R.O.A. line of McElhancy Road; thence along Road, S. 81-00 E. 175 feet to beginning corner.

This is the same property conveyed to mortgagors by deed of Edgar Revis and Theima Revis dated January 24, 1967, and recorded in the RMC Office for Greenville County in Deed Book 812 at Page 128.

58.00



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 improvements, 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 a 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.

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