

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE R.V.C. MORTGAGE OF REAL ESTATE
TO ALL WHOM THESE PRESENTS MAY CONCERN.

WHEREAS, JOHN W. DICKENS and LINDA C. DICKENS

(hereinafter referred to as Mortgagor) is well and truly indebted unto The Palmetto Bank

(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 FORTY-FOUR THOUSAND AND NO/100 -----

Dollars (\$44,000.00) due and payable

in 360 monthly installments of Three Hundred Seven and 66/100 (\$307.66) Dollars, the first payment being due thirty (30) days after execution of this instrument,

with interest thereon from date at the rate of 7 1/2 per centum per annum, to be paid: monthly

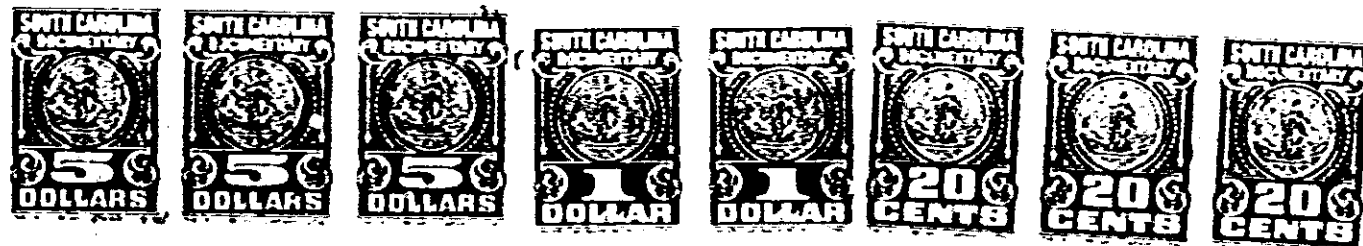
WHEREAS, the Mortgagor may hereafter become indebted to the said Mortgagee for such further sums as may be advanced to or for the Mortgagor's account for taxes, insurance premiums, public assessments, repairs, or for any other purposes:

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 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, School District 899 and being shown as Lot #277, Poinsetta Subdivision, Section #5 on plat of record in the Office of the Register of Mesne Conveyances in Plat Book 4R, at page 87 and according to said plat, having the following metes, bounds, courses and distances as upon said plat will appear:

BEGINNING at an iron pin on the northwestern side of Rainwood Drive at joint front corners of Lots 277 and 276 and running with the joint line of said lots N. 59-40 W. 182.05 feet to an iron pin; thence N. 42-38 E. 160 feet to an iron pin, the joint rear corner of Lots 277 and 278; thence with the joint line of said lots S. 48-46 E. 175.78 feet to an iron pin on the northwestern side of Rainwood Drive; thence along the side of said drive S. 42-29W. 97.58 feet and S. 38-45 W. 28 feet to an iron pin at the point of beginning.

This is the same property conveyed to the the Mortgagors herein by deed of Builders & Developers, Inc. to be recorded of even date herewith.



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.

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