STATE OF SOUTH CAROLINA COUNTY OF Greenville

20 Fowler Rd Crsc William Co. S. C. Simpsonville, School Co. S. C. Co. S. C. C. S. C MORTGAGE OF REAL ESTATE TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, Ronald Lee Nichols and Angela Carr Nichols

(hereinafter referred to as Mortgagor) is well and truly indebted unto Joa M. Bickley

(hereinafter referred to as Mortgagee) as evidenced by the Mortgagor's promissory note of even dute herewith, the terms of which are incorporated herein by reference, in the sum of TWENTY-NINE THOUSAND AND NO/100-----

----- Dollars (\$ 29,000.00) due and payable

with interest thereon from

at the rate of 12 1/2 per centum per annum, to be paid:

Per terms of note herewith

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, shown and designated as Lots No. 40 and 41 on a plat of the D.N. Mayfield Estate, recorded in the R.M.C. Office for Greenville County in Plat Book CC at Page 199, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at a stake on the northern side of the hard surfaced road (now known as Fowler Road) at the corner of Lot No. 42 and running thence N. 72-05 W. 140 feet along said road to a stake at the corner of Lot No. 39; thence N. 17-55 E. 197 feet to a stake at the corner of Lots 39 and 33; thence S. 72-05 E., 140 feet to a stake at the corner of Lot No. 42; thence S. 17-55 W. 197 feet to the beginning corner.

This conveyance is subject to restrictive covenants of record, set back lines, roads or passageways, easements and rights-of-way, if any, affecting the above described property.

This is the same property conveyed to the mortgagor(s) by deed recorded herewith and being conveyed to Joa M. Bickley by deed of William H. Bickley and Cheryl K. Bickley, dated July 10, 1978, and recorded in the RMC Office for Greenville County in Deed book 1083 at Page 544.

There will be 240 monthly payments of \$329.49 (THREE HUNDRED TWENTY-NINE AND 49/100 DOLLARS) due the 23rd of each month with a ten (10) day grace period. After the ten day period, 5% (five%) of the monthly payment will be added as a penalty charge. If three payments are missed, the mortgagee will have the right to foreclose.

The mortgagors have the right to prepay without penalty.

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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 seized of the premises hereinabove described in fee simple absolute, that it has good right and is Invivily authorized to sell, convey or encumber the same, and that the premises are free and clear of all liers 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.

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