BOOK 1538 PAGE 896

STATE OF SOUTH COPPLINA VICTORIA COUNTY OF GREENVILLE AFR Z

MORTGAGE OF REAL ESTATE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

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WHEREAS, FRANKLIN R. SMITH and SANDRA G. SMITH

(hereinafter referred to as Mortgagor) is well and truly indebted unto JOHN A. BOLEN, INC.

according to the terms as set forth in promissory note.

with interest thereon from

at the rate of 14

per centum per annum, to be paid:

quarterly

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 raid by the Mortgagoe 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 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, being known and designated as Lot 176 of a subdivision known as Pebble Creek, Phase I, as shown on plat recorded in the RMC Office for Greenville County in Plat Book 5-D at Pages 1-5, inclusive, and having, according to said plat, such metes and bounds as appears thereon.

THIS being the same property conveyed to the mortgagors herein by deed of John A. Bolen, Inc., of even date, to be recorded herewith.

THIS mortgage is second and junior to that mortgage given to First Pederal Savings & Loan Association of Greenville, SC, in the amount of \$79,950.00, dated January 30, 1981 and recorded in the RMC Office for Greenville County on January 30, 1981 in Mortgage Book 1531 at Page 304.

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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 fiatures now or hereafter attached, connected, or fitted thereto in any manner; it being the intention of the parties hereto that all rich 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 heireinabove 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.

ONTENVILLE OFFICE SUPPLY CO. INC.

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