Edwards and Wood

Attorneys-at-Law P.O. Box 126

3574 1539 314804

TO ALL WHOM THESE PRESENTS MAY CONCERN:

MORTGAGE OF REAL ESTATE

Greer, S.C. 29651

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COUNTY OF Breenville AH PI

WHEREAS, Mildred K. Smith

Samuel A. Skey (hereinafter referred to as Mortgagor) is well and truly indebted unto

(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 Nine Thousand, Seven Hundred, Seventy-Tive and no/100------ (\$ 9,775.00 ) due and payable

in fifty-nine (59) equal installments of Two Hundred Seventeen and 44/100 Dollars (\$217.44) each, with a final payment of Two Hundred Seventeen and 37/ 100 Dollars (\$217.37). Monthly payments due on 17th of month, beginning September 17, 1981. Buyer reserves the right to prepayment without penalty. 12% per centum per annum, to be paid: annually with interest thereon from date at the rate of

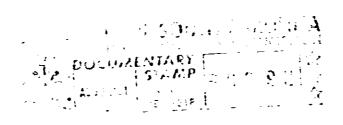
WHEREAS, the Mortgagor may hereafter become indebted to the said Mortgagee for such further sums as may be advanced to or for the Mortgagor's account for texes, insurance premiums, public assessments, repairs, or for any other purposes:

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 as-

"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, approximately eight (8) miles north of Greer and four (4) miles South of Gowansville, containing approximately 5.12 acres as shown on a plat of property entitled "Survey for Mildred K. Smith" prepared by Freeland & Associates, Engineers, dated August 14, 1981, to be recorded of even date herewith. For a more complete description of said property, reference is made to such plat.

This property is conveyed subject to the restrictive covenants recorded in Deed Book 938 at Page 237 in the R.M.C. Office for Greenville County.

This is the identical property conveyed to the Mortgagor by deed of Samuel A. Skey dated August 18, 1981 to be recorded of even date herewith.



Together with all and singular rights, members, herditaments, and apportenances to the same belonging in any way incident or appertaining, and of all the rents, issues, and profits which may arise or be had thereform, 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 unito 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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