Mortgagee's Address: P.O. Box 1329, Greenville, S.C.

TO ALL WHOM THESE PRESENTS MAY CONCERN:

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STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

MORTGAGE OF REAL ESTATE

SLEY

WHEREAS, Charles Gary Hall

jųt.

(hereinafter referred to as Mortgagor) is well and truly indebted un to Southern Bank & Trust Company

(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 Seven Thousand and no/100------------------ Dollars (\$ 7.000.00 ) due and payable

as per the terms of that promissory note dated June

with interest thereon from date at the rate of 18.0% per centum per annum, to be paid:

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 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

ALL that certain piece, parcel or lot of land, situate, lying and being in the State of South Carolina, being known and designated as Lot No. 35 on plat of Map of Lake Harbor and recorded in the RMC Office for Greenville County in Plat Book MM at Page 15, and being more fully shown on a survey entitled "Property of Floyd Hollingsworth Clark and Betty J. Clark", prepared by Carolina Surveying Company dated September 2, 1976, and having, according to the latter survey the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southeast side of Old Farr's Bridge, the joint front corner of Lots 34 and 35; thence with the joint line of said lots S. 40-40 E. 234 feet to an iron pin; thence S. 69-05 W. 145 feet to an iron pin, joint rear corner of Lots 35 and 36; thence with the joint line of said Lots N. 21-34 W. 205.3 feet to an iron pin on the southeast side of Old Farr's Bridge Road; thence with the southeast side of said road N. 56-43 E. 70 feet to the point of beginning.

This being the same property conveyed to the mortgagor herein by deed of Fred M. Culpepper and Cheryl E. Culpepper and recorded in Deed Book 1169 at Page 440 on June 30, 1982.

THIS IS A SECOND MORTGAGE

Together with all and singular rights, members, herditaments, and appurtegances 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 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 fawfully claiming the same or any part thereof.