MORTGAGE OF REAL ESTATE-Office of Eddie R. Horbin, Attorney at Law, Greenville, S.C.

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

MORTGAGE OF REAL ESTATE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, NANCY J. SMITH

(bereinafter referred to as Mortgagor) is well and truly indebted pate

LAURA A. JOSEPH, 2 Meredith Lane,

Greenville, S. C. 29607

(hereinaster 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

with interest thereon from date

at the rate of 12.0%

per centum per annum, to be paid: annually.

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, Greenville Township, City of Greenville, having the following metes and bounds, to-wit:

ALL that piece, parcel, or lot of land, situate, lying and being in the county and state aforesaid, City of Greenville, known and designated as Lot 10 of Subdivision of property of Mrs. H. D. Wilkins, prepared by R. E. Dalton, dated March, 1924, and of record in the R.M.C. Office for Greenville County in Plat Book \underline{F}_{ℓ} at Page $\underline{209}_{\ell}$, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at iron pin on Western side of Elm Street, at joint front corner of Lots 10 & 11 and running along Western side of Elm Street N. 18 W. 63 feet to iron pin, joint front corner of Lot Nos. 9 & 10; thence with the joint line of said lots S. 72 W. 155 feet to iron pin, line of Lot 22; thence along the line of Lots Nos. 22 & 21, S. 15-45 E. 63.05 feet to iron pin, joint rear corner of Lots 10 & 11; thence with the joint line of said lots N. 72 E. 157.5 feet to the point of beginning.

DERIVATION: This being the same property conveyed to the Mortgagor herein by Mortgagee dated June 19, 1981, and recorded in the R.M.C. Office for Greenville County, South Carolina, June 19, 1981, in Deed Book 1150, Page 324.

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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 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 Mortgagoe forever, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.

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