MORTGAGE OF REAL ESTATE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, I, Ronnie Jeff Raines,

(hereinafter referred to as Mortgagor) k well and truly indebted unto Personal Thrift Plan, Inc., Bell Tower Mall, Greenville, South Carolina,

(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 Three Thousand Six Hundred and No/100------

in twenty-four (24) equal, monthly installments of One Hundred Fifty (\$150.00) Dollars each, commencing on the 24 day of _______, 1982, and continuing on the same day of each succeeding month thereafter until paid in full,

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with interest thereon from date at the rate of 22.29% /nexcensus monthly.

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 paid by the Mortgagoe at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, has grented, 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, about one and one-half miles from the Greenville County Courthouse, near the Old Anderson Road and being the eastern portion of Lot No. 70 on a plat of the property of H. H. Bates, recorded in the RMC Office for said County and State in Plat Book F, at Page 32, and according to said plat, described as follows:

BEGINNING at a point on the north side of Bishop Street, at the joint corner of Lots No. 69 and 70; and running thence along the western line of Lot No. 69, N. 48-30 E. 118.7 feet to a point on the line of Judson Mill property; thence, N. 54-06 W. 49 feet along the line of the Judson Mill property to a point in the line of Lot No. 70; thence in a southerly direction 119 feet more or less to a point on the north side of Bishop Street, which point is 50 feet westerly from the point of beginning; thence along the north side of Bishop Street, S. 55-04 E. 50 feet to the beginning.

This is the same property conveyed to the mortgagor herein by deed of Bonnie Marie Headen, dated March 31, 1980, and recorded in the RMC Office for Greenville County, South Carolina, in Deed Book 1123, at Page 84.

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Together with all and singular rights, members, herditaments, and appurtenances 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.

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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 whemsoever lawfully claiming the same or any part thereof.

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