FILED GREENVILLE GC S. C

STATE OF SOUTH CAROLINA COUNTY OF Greenville

JUL 25 4 02 PH '83

MORTGAGE OF REAL ESTATE
TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, Philip N. Haynes and Ianthe I Haynes

(hereinafter referred to as Mortgagor) is well and truly indebted unto N-P Employees Credit Union, P.O. Box 1688, Greenville, S.C. 29602

(hereinafter referred to as Mortgagee) as evidenced by the Mortgagor's promissory pote of even date herewith, the terms of which are incorporated herein by reference, in the sum of Thirteen Thousand Six Hundred Ninety-Six and

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 $_{\rm Dollars}$ (§ 13,696.59) due and payable reference is hereby made to note of even date which terms are incorporated herein by reference.

with interest thereon from date at the rate of 11.75 per centum per annum, to be paid: see note (This is a variable rate note)

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 Mortgagor 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 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 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

ALL that piece, parcel or lot of land in the City of Greenville, County of Greenville, State of South Carolina, situate, lying and being on the northern side of Swanson Court and being known and designated as Lot No. 12 on plat of Swanson Court recorded in the RMC Office for Greenville County in Plat Book YY at Page 91 and having such metes and bounds as shown thereon, reference to said plat being made for a more complete description.

THIS being the same property conveyed to the Mortgagors by deed of John M. Wilson and Villean M. Wilson recorded in Deed Book 1124 at Page 622 on April 25, 1980.

See schedule A attached hereto and made a part of this mortgage.

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Together with all and singular rights, members, hereditaments, and apportenances 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 futures now or hereafter attached, connected, or fitted thereto in any manner; it being the intention of the parties hereto that all futures and equipment, other than the usual household furniture, be considered a part of the real estate.

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O 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.