

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

FILED
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S.C.

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

WHEREAS, SANDRA McSKULIN WIFE OF JAMES W. McSKULIN
(hereinafter referred to as Mortgagor) is well and truly indebted unto LARRY J. CARPENTER
104 Cypress St.
Summerville, S.C.

(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 Seventeen Thousand Five Hundred Thirty Two and 97/100-----
Dollars (\$ 17,532.97) due and payable

with interest thereon from date at the rate of 11 per centum per annum, to be paid:
as per the terms of said 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:

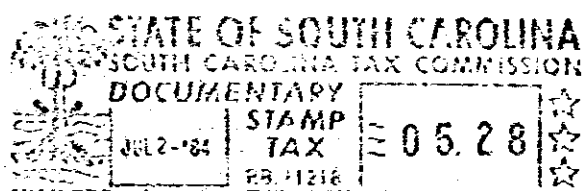
NOW, KNOW ALL MEN, That the Mortgagor, in consideration of the aforesaid debt, and in order to secure the payment thereof, and of any other and further sums for which the Mortgagor may be indebted to the Mortgagee at any time for advances made to or for his account by the Mortgagee, and also in consideration 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

ALL that piece, parcel or lot of land situate, lying and being in the County of Greenville, State of South Carolina, being known and designated as Lot No. 165 on a plat entitled "HERITAGE LAKES Subdivision" prepared by Heaner Engineering Co., Inc., as revised October 26, 1977, and recorded in the R&C Office for Greenville County in Plat Book 6-H at Page 17 and having such metes and bounds as shown thereon, reference to said plat being made for a more complete description.

This is that property conveyed to Mortgagor by deed of Larry J. Carpenter dated and filed concurrently herewith.

This is a second mortgage junior to that of Bankers Mortgage Corporation recorded October 2, 1978 in the R&C Office for Greenville County, South Carolina, in Mortgage Book 1445 at Page 953 and having a balance this date of \$45,467.03.



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

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