1225 Bluff Road, Columbia, South Carolina 29201

MORTGAGE OF REAL ESTATE—Offices of Cheros and Patterson, Attorneys at Law, Greenville, S. C.

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C STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

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MORTGAGE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

James M. Wheeler, Jr. and Mary B. Wheeler

(hereinafter referred to as Mortgagor) SEND(S) GREETING:

WHEREAS, the Mortgagor is well and truly indebted unto SCARNG Federal Credit Union

(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 Eight Hundred

Eighty-three and 91/100-----DOLLARS (\$7,883.91

with interest thereon from date at the rate of 10.8 per centum per annum, said principal and interest to be ( repaid:

Due and payable in sixty monthly installments of \$170.61 each month beginning June 30, 1977 and continuing on the same day of each month until paid in full. The indebtedness evidenced hereby is exempt from South Carolina Usury Laws,

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:

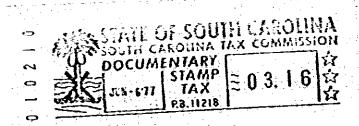
NOW, KNOW ALL MEN, That the Mortgagor, in consideration of the aforesaid debt, and in order to secure the payment thereof and of any other and further sums for which the Mortgagor may be indebted to the Mortgagee at any time for advances made to or for his account by the Mortgagee, and also in consideration 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 lying in the State of South Carolina, County of Greenville, City of Greenville, shown as Lot 368 on plat of Section B-1, Gower Estates, recorded in Plat Book XX at page 107 and having such courses and distances as will appear by reference to said plat.

Being the same property coveyed by Lewis T. and Betty B. Smoak to the mortgagors herein by deed recorded June 6, 1977.

THE WITHIN MORTGAGE IS A SECOND MORTGAGE LIEN



Together with all and singular the rights, members, hereditaments, and appurtenances to the same belonging or 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 and any other equipment or 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.