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STATE OF SOUTH CAROLINA

, Green, S.C, 29651

MORTGAGE OF REAL ESTATE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

Attorneys-at-Law P.O. Box 126 Greer, S.C. 29651

CONETY ED CORRECTIONE 18. Hd 92 2! El 120

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MICHAEL H. ROLLINS & CYNTHIA E. ROLLINS

(hereinafter referred to as Mortgagor) is well and truly indebted unto

JOHN S. JOINES

(hereinafter referred to as Mortgagee) as evidenced by the Mortgagor's premissory note of even date herewith, the terms of which are incorporated herein by reference, in the sum of

FOUR THOUSAND, FIVE HUNDRED & NO/100ths

Dollars (\$ 4,500.00 ) due and payable

in 96 monthly installments of \$73.15, beginning 30 days from date and continuing until paid in full. Payments shall be applied first to interest, balance to principal. Mortgagors shall have privilege of prepayment without penalty.

monthly as aforesaid with interest thereon from date at the rate of 12.00 per centum per annum, to be paid:

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 Morigagor, 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 Mortgages, its successors and as-

"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, being shown and designated as Lot Number 22 on a plat of NORTH LAKE HILLS, by Lindsey & Associates, Surveyors, dated March 26, 1981, recorded in Plat Book 8-P at Page 36 and having such metes and bounds as appear by reference to said plat.

THIS is the identical property conveyed to the Mortgagors by deed of the Mortgagee to be recorded of even date herewith and this mortgage is being given to secure a portion of the purchase price of said herein described property.

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

The Mortgagor covenants that it is lawfully seized of the premises hereinabove described in fee simple absolute, that it has good right and is fawfully 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 Morigagor further covenants to warrant and forever defend all and singular the said premises unto the Mortgages forever, from and against the Mortgagor and all persons whomsoever fawfully claiming the same or any part thereof.

AND STREET, ST