State of South Carolina

Oct 10 4 13 PH 183

Mortgage of Real Estate 1530 331

County of THIS MORTGAGE is dated _

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THE 'MORTGAGOR" referred to in this Mortgage is __Erby T. Smith and Ann C. Smith

whose address is 105 Poinsettia Extention, Simpscriville, South Carolina 29681

THE "MORTGAGEE" is ___ The Palmetto Bank

whose address is 106 West College Street, Simpsonville, South Carolina 29681

THE "NOTE" is a note from ____ Erby T. Smith and Ann C. Smith

final maturity of the Note is April 3, 19 84 The amount of debt secured by this Mortgage, including the outstanding amount of the Note and all Future Advances under

paragraph 13 below, shall at no time exceed \$ 25,000.00 . plus interest, attorneys' fees not to exceed fifteen (15%) per cent of the unpaid debt, and court costs incurred in collection of amounts due hereunder, and Expenditures by Mortgagee under paragraph 5 below. Interest under the Note will be deferred, accrued or capitalized, but Mortgagee shall not be required to defer, accrue or capitalize any interest except as provided in the Note.

THIS MORTGAGE is given to secure to Mortgagee the repayment of the following amounts, with interest: (a) the indebtedness evidenced by the Note; (b) any Future Advances made under paragraph 13 below; (c) Expenditures by Mortgagee under paragraph 5 below; and (d) attorneys' fees, court costs and other amounts which may be due under the Note and this Mortgage. In consideration of the above indebtedness and for other valuable consideration which Mortgagor acknowledges receiving, Mortgagor does hereby mortgage, grant and convey to Mortgagee, and the Mortgagee's heirs, successors and assigns, the following described property:

ALL that certain piece, parcel or lot of land being known and designated as Lot #94, Section III, of a subdivision known as POINSETTIA, said subdivision being situated within the corporate limits of the town of SIMPSONVILLE, plat of said subdivision being recorded in the RMC Office for CREENVILLE COUNTY in Plat Book PPP at Page 141.

A more particular description of the above numbered lot may be had by reference to said plat.

THIS being the same property of Grantors herein by deed of Fussell G. Moon dated February 24, 1973 recorded February 26, 1973 in Deed Volume 968, at Page 293.

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TOGETHER with all and singular rights, members, hereditaments and appurtenances belonging or in any way incident or appertaining thereto; all improvements now or hereafter situated thereon; and all fixtures now or hereafter attached thereto (all of the same being deemed part of the Property and included in any reference thereto):

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