STATE OF SOUTH CAPOLINA)

MORTGAGE OF REAL ESTATE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

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WHEREAS, James B. Thomas and Redonta Thomas

R.M.C. (hereinafter referred to as Mortgagor) is well and truly indebted un to David Davidson and Ruth Davidson

(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 Seventy-one Thousand One Hundred and no/100 no Eighty-three equal consecutive monthly payments of Seven Hundred Thirty-one and 62/100 (\$731.62) dollars per month beginning May 1, 1984 and continuing on the 1st day of each month thereafter; with a final balloon payment of the principal balance plus accrued interest due April 1, 1991, with interest thereon from date at the rate of 12 per centum per annum, to be paid: monthly

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 aforesaic Sebt, 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, 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 those pieces, parcels or lots of land situate, lying and being on the eastern side of Brookridge Drive near the City of Greenville, in the County of Greenville, State of South Carolina, and know and designated as Lot No. 58 and an adjoining one-half of Lot No. 57 of the subdivision known as SHEFFIELD FOREST, Section 2, plat of which is recorded in the RMC Office for Greenville County in Plat Book BBB at page 61 and according to said plat has the following metes and bounds, to wit:

BEGINNING at an iron pin on the eastern side of Brookridge Drive at the joint front corner of Lots Nos. 58 and 59 and running thence with the joint line of said lots, N. 82-14 E. 161.0 feet to an iron pin; running thence S. 8-15 E. 100 feet to an iron pin at the joint rear corner of Lots Nos. 57 and 58; running thence S. 8-15 E. 36 feet to a point in the center of the rear line of Lot No. 57; and running thence along a new line through Lot No. 57 in a westerly direction to a point on the eastern side of Brookridge Drive; and running thence with the eastern side of said drive, N. 1-22 W. 155 feet to an iron pin, the point of beginning.

If all or any part of the property or an interest therein is sold or transferred by Mortgagors without Mortgagee's prior written consent, excluding (a) the creation of a lien or encumbrance subordinate to this mortgage, (b) the creation of a purchase money security interest for household appliances, (c) a transfer by devise, descent or by operation of law upon the death of a uoint tenant or (d) the grant of any leasehold interest of three years or less not containing an option to purchase, Mortgagee may, at Mortgagee's option, declare all the sums secured by this mortgage to be immediately due and payble. Mortgagee may waive such option to accelerate if, prior to the sale or transfer, Mortgagee and the person to whom the property is to be sold or transferred reach agreement in writing that the credit of such person is satisfactory to Mortgagee and that the interest payable on the sums secured by this mortgage shall be at such rate as Mortgagee shall request. If Mortgagee has waived the option to accelerate provided in this paragraph, and if Mortgagors' successor in interest has executed a written assumption agreement accepted in writing by Mortgagee, Mortgagee shall release Mortgagors from all obligations under this mortgage and the note.

(continued on attached sheet)

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

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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 whomspever lawfully claiming the same or any part thereof.

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