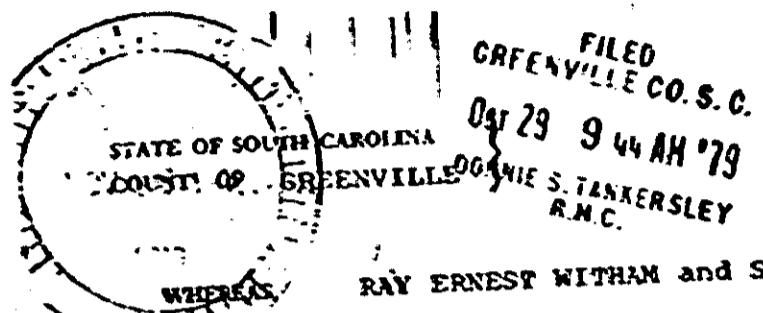


BOOK 78 1226
1488 pg 227



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

WHEREAS, RAY ERNEST WITHAM and SANDRA W. WITHAM

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

ASSOCIATES FINANCIAL SERVICES COMPANY OF SOUTH CAROLINA, INC.

(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

ELEVEN THOUSAND TWO HUNDRED TWENTY

Dollars \$ 11,220.00 due and payable

in sixty (60) equal, consecutive, monthly installments of \$187.00,
commencing December 1, 1979, and continuing thereafter until paid

This is the same property conveyed to the Mortgagors herein by deed of
Ralph L. Williams and Elizabeth P. Williams, recorded June 20, 1969,
in Deed Book 870, at Page 318.

This mortgage is junior in lien to that certain mortgage in favor of
Citizens Building & Loan Association in the original amount of
\$15,200.00, recorded February 24, 1976, in REM Book 1360, at Page 861.

2.00CH

GC70
2 OCT 29 1979
506

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2 NOV 15 1982

Together with all and singular rights, members, hereditaments, and appurtenances to the same belonging in any way incident or appurtenant, 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 fixed 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 Mortgagee 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.

4.00CH

NOV 15 1982

P 3 AND SATISFIED IN FULL THIS
280 DAY Oct 19 82
ASSOCIATES FINANCIAL SERVICES COMPANY OF
SOUTH CAROLINA INC.
WITNESS: *John A. Mohr, Mags.*
Theresa C. Harrell

2 NOV 15 1982
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