

WHEREAS, Henry W. Phillips,

(hereinafter referred to as Mortgagor) is well and truly indebted unto Southern Bank And Trust Company, Greenville, South Carolina,

(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 -----
Thirteen Thousand Nine Hundred Three and 20/100 ----- Dollars (\$13,903.20) due and payable according to the terms of said note.

~~without interest thereon from the date of the making hereof until the same is paid in full~~

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, on the northeastern corner of Arch Street and Clemson Avenue, near the City of Greenville, being shown as Lot 23 of Block B on plat of property of Alice M. and H. H. Willis recorded in Plat Book K, Page 271, and described as follows:

BEGINNING at a stake at the northeastern corner of Clemson Avenue and Arch Street and running thence with the northern side of Clemson Avenue, N 36-15 E, 250 feet to a stake at corner of Lot 25; thence with the line of said lot, N 27-00 W, 100 feet to a stake at corner of Lot 24; thence with the line of said lot, S 36-15 W, 250 feet to a stake on Arch Street; thence with the eastern side of said Street, S 27-00 E, 100 feet to the beginning corner.

Together with all and singular rights, members, hereditaments, and appurtenances to the same belonging 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 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 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 Mortgagee forever, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.