

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

BOOK 1238 PAGE 577

ROBERT L. WATKINS, JR.
R.M.C.

MORTGAGE OF REAL ESTATE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, Robert L. Watkins, Jr. and Tamara A. Watkins

(hereinafter referred to as Mortgagor) is well and truly indebted unto The Citizens and Southern National Bank Of South Carolina, 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 thirty-seven thousand and no/100 Dollars (\$37,000.00) due and payable

On Demand

with interest thereon from date at the rate of eight 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 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, being shown as Lot No. 39 on plat of Section C-1, Gower Estates, made by R. K. Campbell and Webb Surveying & Mapping Co., July 27, 1963, recorded in the R. M. C. Office for Greenville County, S. C., in Plat Book YY, at Page 112, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the West side of Stonehaven Drive at joint front corner of Lots 38 and 39, and runs thence along the line of Lot No. 38, N. 76-28 W., 195.9 feet to an iron pin; thence S. 7-41 W., 85 feet to an iron pin; thence S. 2-42 E., 124.9 feet to an iron pin; thence with the line of Lot 40, N. 85-46 E., 190.4 feet to an iron pin on the West side of Stonehaven Drive; thence with the curve of Stonehaven Drive (the chord being N. 3-01 W., 75 feet) to an iron pin; thence still with the curve of Stonehaven Drive (the chord being N. 7-10 E., 65.9 feet) to an iron pin; thence still with Stonehaven Drive, N. 11-45 E., 9 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 of all 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.