MORTGAGE OF REAL ESTATE

400x 1241 PAGE 253

ELIZABETH RIDD & ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, James D. Graham and Bdith C. Graham

(hersinafter referred to as Mortgager) is well and truly indebted unto The Peoples National Bank

(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 Three Thougand Nine Hundred Fifty and 40/100

Dollars (\$3,950.40---) due and payable in sixty (60) equal monthly installments of Sixty-Pive and 84/100 (\$65.84) Dollars with the first payment due and wing on the 10th day of August, 1972, and on a like date of each month thereafter until paid in full with interest at the rate of 5% per cent to be applied first to the interest and the balance to principal

with interest thereon from date at the rate of per centum per annum, to be paid: annually

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 as-

"ALL that certain piece, parcel or lot of land, with all improvements thereon, or hereafter constructed thereon, situate, lying end being in the State of South Carolina, County of Greenville, being known and designated as Lot No. 115 of Riverdale Subdivision according to a survey map by R. B. Bruce, Surveyor, dated October 28, 1971; said property being more particularly described as follows:

BEGINNING at a point on the north side of Knollview Drive, the southeast corner of said lot, and running thence N. 9-15 B. 221.5 feet to a point; thence N. 81-30 W. 75 feet to a point; thence S. 27-10 W. 179 feet to a point on the north side of Knollview Drive, the southwest corner of said lot; thence S. 58-6 B. 300 feet, along the north side of Knollview Drive to a point; thence S. 62-55 R. 30.6 feet continuing along the north side of Knollview Drive to the point of beginning.

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

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.