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GREENVILLE CO. S. C.

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STATE OF SOUTH CAROLINA }  
COUNTY OF GREENVILLE }

WILLIE M. PHILLIPS MORTGAGE OF REAL ESTATE  
MADE TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, Charles Michael Phillips

(hereinafter referred to as Mortgagor) is well and truly indebted unto  
Southern Bank and Trust Co., its successors and assigns

(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-one Hundred Forty-two and 44/100 -----Dollars (\$ 3,142.44 ) due and payable

in 36 monthly installments of \$87.29 commencing on the 1st day of  
November, 1974, and on the same date of each successive month thereafter  
until paid in full

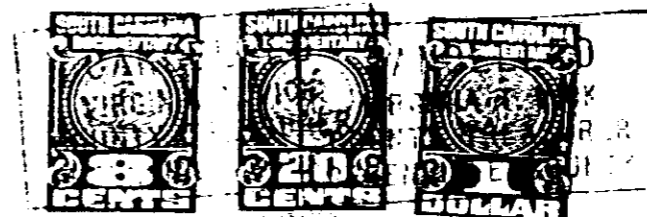
with interest thereon from \_\_\_\_\_ at the rate of \_\_\_\_\_ per centum per annum, to be paid:

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, and according to a plat prepared by William Eaton, Jr., dated September 3, 1974 entitled "Property of Mrs. Willie M. Phillips" has the following metes and bounds, to-wit:

BEGINNING at a point in the center of West Road at a point approximately 350 feet from U. S. Highway 276 and running S 29-50 E 200 feet to an iron pin; thence turning and running S 66-15 W 150 feet to an iron pin; thence turning and running N 29-50 W 200 feet to a point; thence turning and running N 66-15 E 150 feet to the point of beginning.



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 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.

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