

TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, James A. Williams

(hereinafter referred to as Mortgagor) is well and truly indebted unto Southern Bank and Trust Company

(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

Fourteen Thousand Four Hundred Seventy-six and 80/100----- Dollars (\$ 14,476.80) due and payable

in 60 monthly installments of \$241.28 commencing on the 15th day of December, 1974, and on the same date of each successive month thereafter until paid in full

with interest thereon from date 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, being shown as Lot 73 on plat of Springfield, plat of which is recorded in Plat Book 38, at page 14, and according to said plat, having the following courses and distances, to-wit:

BEGINNING at an iron pin on the North side of Gates Avenue at the joint front corner of Lots #72 and 73 and running thence with the line to said Lots, North 13-26 East 190 feet; thence South 73 East 125 feet; thence South 12-58 West 180.3 feet to a point on Gates Avenue; thence with Gates Avenue, North 76-50 West 125 feet to the point of BEGINNING."

ALSO: "ALL that certain piece, parcel or tract of land adjoining the above described lot and according to plat of property of James A. Williams made by T. H. Walker, Jr., Surveyor, dated February 23, 1974, having the following metes and bounds, to-wit:

BEGINNING at an iron pin on the North side of Gates Avenue at the Southeast corner of lot 73 and running thence with the line of lots 73 and 26, N. 12-58 E., 180 feet and N. 12-48 E., 190 feet to a point on Blue Ridge Drive; thence with Blue Ridge Drive, S. 66-49 E., 125 feet; S. 61-49 E., 100 feet; and S. 59-E., 275.3 feet to iron pin; thence S. 4-59 E., 257 feet to iron pin; thence S. 88-25 W., 250 feet to iron pin; thence N. 0-15 W., 82 feet to iron pin; thence N. 85-26 W., 74.9 feet to iron pin; thence N. 75-32 W., 138.4 feet to a point on turnaround 100 feet in diameter; thence with the curve of turnaround in a northwesterly direction to the point of beginning, being the southeasterly corner of lot #73, and containing 3.84 acres.

This mortgage is junior to the mortgage covering identical property in favor of Pickens Savings and Loan Association dated October 29, 1974 and recorded in the R. M. C. Office for Greenville County in Mortgage Book 1326, Page 470 with a present balance of \$43,000.00.



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.

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