

TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, Ralph Fredrick Watkins and Sharon T. Watkins

(hereinafter referred to as Mortgagor) is well and truly indebted unto J. W. Whitt

(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

Sixteen Thousand Four Hundred and 00/100----- Dollars (\$ 16,400.00 ) due and payable in monthly installments of One Hundred Twenty Seven and 15/100 (\$127.15) Dollars, said payments being first to interest and balance to principal, beginning on the 1st day of February, 1975 and continuing on the like day of each month thereafter until paid in full, and if not sooner paid, final payment shall be on the 1st day of January, 1995

with interest thereon from date at the rate of 7% 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, Town of Mauldin, and shown and designated as Lot #5 on a Plat entitled "Property of J. W. Whitt" by C. O. Riddle, Registered Land Surveyor, dated April, 1957 and recorded at the R.M.C. Office for Greenville County, and having according to said Plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the Southeastern side of Pleasant Drive, at the joint front corner of Lots #4 and #5 (which point is N. 60-15 E. ft. from the Eastern side of Murray Drive); and running thence along the side of said Pleasant Drive N. 60-15 E. 80 ft. to an iron pin, the joint front corner of Lots #5 and #6; running thence with the joint line of said lots S. 29-45 E. 130 ft. to an iron pin; thence S. 60-15 W. 80 ft. to an iron pin at the joint rear corner of Lots #4 and #5; thence with the joint line of said lots N. 29-45 W. 130 ft. to an iron pin at 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 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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