STATE OF SOUTH CAROLINA GREENVILLE CO. S. C

MORTGAGE OF REAL ESTATE

300x 1377 PAGE 816

COUNTY OF GREENVILLE

4 24 PM TO ALL WHOM THESE PRESENTS MAY CONCERN:

COMPLE STANKERSLEY N.M.O.

WHEREAS, JAMES H. RAY, SR., AND MAZEL D. RAY

(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

THIRTY THOUSAND AND NO/100THS----- Dotters is 30,000.00 due and payable

in accordance with the note of even date;

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 aforeseid 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:

Winsford Drive and being shown and designated as Lot No. 48 on plat of BUXTON recorded in the R. M. C. Office for Greenville County, S. C., in Plat Book 4-N, at pages 2, 3, and 4, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin at the southwestern intersection of Winsford Drive and Crestwood Drive, and running thence with the corner of said intersection, S 7-48 E 31.2 feet to an iron pin on Crestwood Drive; thence with Crestwood Drive, S 43-35 W 90 feet to the joint corner of Lots 48 and 49; thence N 65-30 W 189.6 feet to a point on the side line of Lot No. 59; thence N 30-36 E 100 feet to a point on Winsford Drive; thence with Winsford Drive, S 59-12 E 189.8 feet to the point of beginning.

This is the same property conveyed to the Mortgagors herein by Buxton Builders; Inc., by deed recorded August 11, 1971, in Deed Book 922, at page 467.

This mortgage is second to and junior in lien to that mortgage in favor of First Federal Savings and Loan Association recorded in Mortgage Book 1202, at page 383, R. M. C. Office for Greenville County, S. C.

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Together with all and singular rights, members, herditaments, and appurtecances to the same belonging in any way incident or appertaining, and of all the rents, issues, and profits which may arise on 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 fawfully claiming the same or any part thereof.

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