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FIRST MORTGAGE ON REAL ESTATE GREENVIM ORTGAGE

STATE OF SOUTH CAROLIN ACOUNTY OF GREENVILLE

' TO ALL WHOM THESE PRESENTS MAY CONCERN: ROYCE J. CARTER and EVALYN A. CARTER

(hereinafter referred to as Mortgagor) SEND(S) GREETING:

WHEREAS, the Mortgagor is well and truly indebted unto HERITAGE FEDERAL SAVINGS AND LOAN ASSOCIATION, LAURENS, S. C. (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 ----------FORTY-FIVE THOUSAND AND NO/100 ------

DOLLARS (\$ 45,000.00), with interest thereon from date at the rate provided for in said note, said principal and interest to be repaid as therein stated, except that the final payment of principal and interest shall be due on

April 1, 2007 , and

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 purpose;

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, in the City of Greenville, being on the northwest side of Henderson Road and the west side of Stillwood Drive being shown as Lot No. 80 on plat of Gower Estates, recorded in the RMC Office for Greenville County in Plat Book JJJ at page 99, made by R. K. Campbell and Kebb Surveying & Mapping Co., November, 1965, and having, according to said plat, the following metes and bounds, to wit:

BEGINNING at an iron pin on the northwest side of Henderson Road at the joint front corner of Lots 79 and 80, and runs thence along the line of Lot 79, N. 31-22 W., 292.6 feet to a point in center of branch; thence with the center of branch (the traverse line being N. 26-11 E. 45 feet) to a point in center of branch; thence along the line of Lot 81, S. 56-46 E. 264 feet to an iron pin on the west side of Stillwood Drive; thence along Stillwood Drive, S. 1-56 E. 100 feet to an iron pin; thence with the curve of Stillwood Drive and Henderson Road (the chord being S. 37-55 W. 28 feet) to an iron pin on Henderson Road; thence along Henderson Road, S. 71-54 W. 78 feet to the beginning corner; being the same property conveyed to the mortgagors herein by deed of even date by Harold A. Larson and Jacqueline L. Larson, to be recorded. See also Deed Volume 958 at page 187.

Together with all and singular the rights, members, hereditaments, and appurtenances to the same belonging or 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 and any other equipment or 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.