VINGS AND LOAN ASSOCIATION

Clinton, South Carolina

STATE OF SOUTH CAROLINA COUNTY OF Laurens

MORTGAGE of Real Estate

TO ALL WHOM THESE PRESENTS MAY CONCERN:

I, Margaret B. Young, of Greenville County, South Carolina,

(hereinafter called the Mortgagor) SEND(S) GREETING:

together with James L. Young, Jr., WHEREAS, the Mortgagor/is well and truly indebted unto CITIZENS FEDERAL SAVINGS AND LOAN ASSOCIATION, Clinton, South Carolina (hereinafter called the Mortgagee), as evidenced by a certain promissory note of even date herewith, the terms of which are incorporated herein by reference, in the sum of

Fifty-eight Thousand-----), with interest from date at the rate provided in said note, said principal and DOLLARS (\$ 58,000.00 interest being payable as therein stated, except that the final payment of principal and interest, if not sooner March 1, 2003 paid, shall be due and payable on ___

WHEREAS, the Mortgagor may hereafter become indebted to the 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 the Mortgagor's 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, the following described property:

All that piece, parcel or lot of land with buildings and improvements thereon situate, lying and being on the northeastern side of Seabrook Court, in the City of Greenville, Greenville County, South Carolina, being shown and designated as a portion of Lot No. 1 on a plat of G. B. Lee Property, recorded in the RMC for Greenville County, South Carolina, in Plat Book 0 at page 105 and having the following metes and bounds: Beginning at an iron pin on the northeast side of Seabrook Court at the joint front corner of Lots Nos. 1 and 2 and thence N. 49-19 E. 250 feet to a point at a corner of property of Ray N. Miller et al.; thence with the Miller line S. 32-52 E. 120 feet more or less to iron pin; thence cornering and running S. 52-20 W. 240 feet more or less, to an iron pin on Sea-O brook Court; thence with the northeastern side of Seabrook Court N. 32-52 W. 118.4 feet to the point and place of beginning.

The above described lot of land was conveyed to the Mortgagor herein by deed of Sue C. Frothingham by her deed dated June 21, 1974 and recorded in Deed Book 1001, at page 637 in the RMC office of Greenville County on June 21, 1974.

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A CONTRACTOR