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1444-228

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STATE OF SOUTH CAROLINA  
COUNTY OF GREENVILLE

MORTGAGE OF REAL ESTATE  
TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, Teresa S. Harrell,

(hereinafter referred to as Mortgagor) is well and truly indebted unto Cryovac Federal Credit Union  
P.O. Box 338  
Simpsonville, South Carolina 29681

(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 Nine Thousand and NO/100-----

Dollars (\$9,000.00) due and payable

in one hundred twenty (120) equal montly installments in the amount of One Hundred Eleven and 76/100 (\$111.76) Dollars each month with the first payment being due and payable on the fifteenth day of October, 1978 and a like sum paid each month until paid in full.

with interest thereon from date at the rate of 10.8% 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:

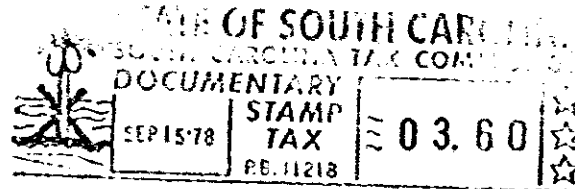
NOW, KNOW ALL MEN, That the Mortgagor, in consideration of the aforesaid debt, and in order to secure the payment thereof, and of any other and further sums for which the Mortgagor may be indebted to the Mortgagee at any time for advances made to or for his account by the Mortgagee, and also in consideration 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, on the southern side of Westover Place near the City of Greenville, and being known and designated as Lot No. 29 as shown on plat entitled "Carter's Grove" Subdivision, Section No. 2, dated August, 1974, prepared by Dalton and Neves Co., Engineers and recorded in the R.M.C. Office for Greenville County in Plat Book 4-R at page 100, and having according to said plat the following metes and bounds:

BEGINNING at an iron pin on the southern side of Westover Place at the joint front corner of Lots Nos. 29 and 30 and running thence with the line of Lot No. 30, S. 18-55 W. 205.3 feet to an iron pin in the line of property now or formerly of Smith; thence with the line of property now or formerly of Smith N. 89-17 E. 102 feet to an iron pin at the joint rear corner of Lots 28 and 29; thence with the line of Lot No. 28, N. 27-06 E. 165.4 feet to an iron pin on the southern side of Westover Place at the joint front corner of Lots Nos. 28 and 29; thence with the southern side of Westover Place the following courses and distances: N. 61-52 W. 25 feet to an iron pin, N. 69-05-W. 95 feet to the point of BEGINNING."

This being the same property conveyed to the Mortgagor herein by deed of Larry D. Philpott and Teresa O. Philpott of even date to be recorded herewith.

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Together with all and singular rights, members, hereditaments, and appurtenances to the same belonging 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 now or hereafter attached, connected, or fitted thereto in any manner; it being the intention of the parties hereto that all 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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