P. O. Box 647 Taylors, S. C. 29687

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

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

WHEREAS,

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JOYCE A. CARICOFE

(hereinafter referred to as Mortgagor) is well and truly indebted unto

ASSOCIATES FINANCIAL SERVICES CO., INC.

(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

Ten thousand nine hundred eighty - -Dollars (\$ 10,980.00) due and payable in 60 equal, consecutive monthly payments of \$183.00, commencing January 25, 1979,

as stated on Note of even date per centum per annum, to be paid: at the rate of with interest thereon from date /

\$7,206.59 AMOUNT ADVANCED

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 Mortgagoe at any time for advances made to or for his account by the Mortgagoe, and also in consideration of the further sum of Three Dollars (\$3.00) to the Mortgagor in hand well and truly paid by the Mortgagoe 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 Mortgagoe, 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, near Hunt's Bridge Road on Provo Drive, being shown and designated as Lot 56 on a Plat of WESTERN HILLS, SECTION I, recorded in the RMC Office for Greenville County in Plat Book QQ, at Pages 98 and 99, reference to which is hereby made for a more complete description as to metes and bounds.

This is the same property conveyed to the Mortgagor herein by deed of Tommie L. Stewart and Jewell B. Stewart, recorded Sept ember 18, 1975, in Deed Book 1024, at Page 425.

This mortgage is junior in lien to that certain mortgage in favor of Southern Bank and Trust Company in the original amount of \$4,394.52, recorded March 2, 1977, in REM Book 1390, at Page 651.

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 Mortgagoe forever, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.