STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

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MORTGAGE OF REAL ESTATE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS,

WE, WILLIAM D. RICHARDSON AND JAMES B. NEWMAN

thereinafter referred to as Mortgagor) is well and truly indebted unto SOUTHERN BANK AND IRUST 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 FIFTY-THREE THOUSAND AND NO/100------

----- Dollars (\$ 53,000.00) due and payable

in one hundred eighty (180) days from date

with interest thereon from

;

date

at the rate of

per centum per aznum, to be paid: at maturity

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 delst, and in order to secure the payment thereof, and of any other and further sums for which the Mortgagor may be indebted to the Mortgagor at any time for advances made to or for his account by the Mortgagor, and also in consideration of the further sum of Three Dollars (\$3.00) to the Mortgagor in hand well and truly paid by the Mortgagor at and before the scaling 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 Mortgagor, its successors and assigns:

TALL that certain piece, parel or lot of land, with all improvements thereon, or bereafter constructed thereon, situate, bying and being in the State of South Carolina, County of GREFNVILLE, being shown and designated as Lots Nos. 3, 4, and 5 on plat prepared for Mr. Rick Fairbanks by Arbor Engineering dated July 10, 1978 and recorded in the RMC Office for Greenville County in Plat Book 6-M at page 96 with reference to said plat being made for a more complete and accurate description.

This being the same property conveyed to the Mortgagors herein by deed of William R. Fairbanks dated October 27, 1978 and recorded in the RMC Office for Greenville County in Deed Book 1091 at page 960 and Deed Book 1089 at page 385 dated September 22, 1978.



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 bereto 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 Mortgager 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 Mortgager further covenants to warrant and forever defend all and singular the said premises unto the Mortgager forever, from and against the Mortgager and all persons whomsoever lawfully claiming the same or any part thereof.

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