WHEREAS, We. Dennis P. Vetter and Josephine H. Vetter

thereinefter referred to as Mortgagor) is well and truly indebted unto Southern Bank and Trust Company
736 E. Main Street, Spartanburg, South Carolina, its successors and assigns
forever:

(hereinefter referred to as Mortgagor) as evidenced by the Mortgagor's promissory note of even date herewith, the terms of which are

Four Thousand Seven Hundred Ninety-Two and Octor is 4,792.20) due and payable in Sixty (60) consecutive payments in monthly installments of Seventy-Nine and 87/100 (\$79.87) beginning August 1, 1979

with interest thereon from date at the rate of 13 per centum per annum, to be paid: in above installments

WHEREAS, the Mortgagor may hereafter become indebted to the seld Mortgagee for such further sums as may be advanced to or for the Mortgagor's account for texes, 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 seating 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, situated on the East side of Gail Avenue in VALLEY HAVEN ACRES about three (3) miles Northwestward from the City of Greer, O'Neal Township, and being Lot Nos. 32 and 33 of Valley Haven Acres, Section 4, according to survey and plat by John A. Simmons, registered Surveyor, dated July 15, 1960, recorded in Plat Book GG, page 114, R.M.C. Office for Greenville County, and having the following courses and distances, to-wit:

BBGINNING at an iron pin on the East Side of Gail Avenue, corner of Lots Nos. 31 and 32 and running thence along the line of said lots, N. 61-40 E. 204 feet to an iron pin near branch; thence up said branch as the line, S. 13-45 E. 84 feet S. 1-45 W. 125 feet and S. 6-10 W. 190 feet to an iron pin, corner of Lot No. 34; thence along the line of Lot No. 34, N 52-40 W. 259.6 feet to an iron pin on the East side of Gail Avenue; thence along and with said Avenue, N. 24-40 E. 68 feet and N. 1-40 E. 80 feet to the beginning corner.

This conveyance is subject to all restrictions, setback lines, roadways, zoning ordinances, easements and rights-of-way appearing on the property and/or of record. This conseyance is the identical property conveyed to Dennis P. Vetter and Josephine H. Vetter by deed of Raymond H. Parris and Kay C. Rarris on March 10, 1978 and duly recorded in Deed Book 1075 at page 182 in the R.M.C. Office for Greenville County on March 13, 1978.

This conveyance is junior to that certain real estate mortgage given by Dennis P. Vetter and Josephine H. Vetter to Fidelity Federal Savings and Loan Association on March 10, 1978 and duly recorded in Mortgage Book 1425 at page 677 on March 18, 1978 in the R.M.C. Office for Greenville County.

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Together with all and singular rights, members, herditaments, and appurtenances to the same belonging in any way incident or expectaining, and of all the rents, issues, and profits which may arise or be had thereform, 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 such 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 pand 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 Mortgagor forever, from and against the Mortgagor and all persons whomsoever fawfully claiming the same or any part thereof.

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