COUNTY OF GREENVILLE

32 1482 HX 485

Ralph Croft and Shirley Croft SLEY WHEREAS,

Daphne W. Gilliam (hereinafter referred to as Mortgagor) is well and truly indebted unto

(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 THIRTY ONE THOUSAND FIVE HUNDRED AND NO/100

Dollars (\$ 31,500.00) due and payable

at the rate of \$358.03 per month on the first day of each month beginning October 1, 1979 and a like amount on the first day of each month thereafter until paid in full. (180 months). Said payments shall be applied first to interest, balance to principal per centum per annum, to be paid: monthly at the rate of 11% with interest thereon from date

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, constituting a portion of the property shown on a plat recorded in Plat Book XXX, at Page 177 and having the following metes and bounds, according to a plat prepared by Carolina Surveying Company dated April 29, 1972:

BEGINNING at an iron pin in the approximate center of Davis Road, said pin being located .2 miles northeast of the intersection of Davis Road and Richey Road, and running thence with the center of said Davis Road, N. 82-12 E., 148 feet to a point in the center of said Davis Road; thence S. 7-55 E., 172 feet to an iron pin; thence S. 82-12 W., 148 feet to an iron pin; thence N. 7-55 W., 147 feet to the point of BEGINNING.

This is the same property conveyed to the mortgagors by Deed of Horace D. Gilliam recorded March 25, 1975 in Deed Book 1015 at Page 941, RMC Office for Greenville County, South Carolina.

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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 at provided herein. The Mortgagor further covenants to warrant and forever defend 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.