

MORTGAGE OF REAL ESTATE

S. C.

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STATE OF SOUTH CAROLINA }
COUNTY OF GREENVILLE }

MORTGAGE OF REAL ESTATE

TO ALL WHOM THESE PRESENTS MAY COME

WHEREAS, Charles O. Ponder

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

(hereinafter referred to as Mortgagee) as evidenced by the Mortgagee's promissory note of even date herewith, the terms of which are incorporated herein by reference, in the sum of

Eight Thousand and no/100----- Dollars \$ 8,000.00) due and payable
in 120 consecutive monthly installments of \$112.48 each for principal and interest
beginning on the 19th day of November, 1979 and on the 19th day of each month thereafter
until paid in full, except that if not paid sooner, the final installment of principal
and interest shall be due and payable October 19, 1989.

with interest thereon from date at the rate of 11.50 per centum per annum, to be paid as stated above

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, as hereafter constituted thereon, situate, lying and being in the State of South Carolina, County of Greenville in O'Neal Township, located about one mile West from Washington Baptist Church, lying on the South side of the Washington Church - O'Neal Road, being bounded on the North by the said road and lots of Freeman and B. H. Campbell and Margaret Campbell, on the East and South by lands of E. B. Caldwell and on the West by Brown and being a part of the same land that was conveyed to E. B. Caldwell by deed recorded in the R. M. C. Office for Greenville County in Deed Book LLL at page 428, and having the following courses and distances, to-wit:

BEGINNING on a stone, old corner, on the West side of the plat, and runs thence N. 4-49 W. 183.6 feet to a nail and stopper in the center of the said road, joint corner of the Campbell lot; thence with the center of the road and the Campbell line, S. 61-04 E. 188.5 feet to a nail and stopper in the center of the road and joint corner of the Campbell and Freeman lots; thence with the center of the said road and the Freeman line S. 59-33 E. 250 feet to a nail and stopper, joint corner of the Freeman lot; thence S. 29-45 W. 225 feet to a stake at fence post; thence N. 47-15 W. 341.7 feet to the BEGINNING corner, and containing one and sixty-four one-hundredths (1.64) acres, more or less.

DERIVATION: See deed of Ted Noland Campbell to Charles O. Ponder recorded in the R. M. C. Office for Greenville County Oct. 19, 1979 in Vol. 1113 at page 914.

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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 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 a 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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