

STATE OF SOUTH CAROLINA }  
COUNTY OF GREENVILLE }

SONNERSLEY

MORTGAGE OF REAL ESTATE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, WILLIAM B. DUNCAN and LYNDIA J. DUNCAN

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

SOUTHERN BANK AND TRUST 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

Eleven thousand nine hundred eighty and 64/100 Dollars (\$ 11,980.64 ) due and payable in eighty-four (84) equal, consecutive monthly installments of \$251.81, commencing January 1, 1982, and continuing thereafter until paid in full,

with interest thereon from date at the rate of 18% per centum per annum, to be paid: monthly as stated in Note of even 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:

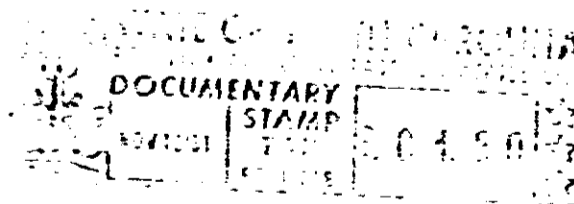
"ALL that certain piece, parcel or lot of land, with all improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of

ALL that certain piece, parcel, or lots of land, situate, lying and being on the western side of Wood Street, Greenville County, South Carolina, being shown and designated as Part of Lots 3, 4 and 5, and all of Lots 6 and 7 on a Plat of CITY VIEW ANNEX, prepared by C. M. Furman, Jr., Engineer, dated June 10, 1925, recorded in the RMC Office for Greenville County in Plat Book F, at Page 15. Said property, according to said plat and subsequent deeds, having the following metes and bounds:

BEGINNING at an iron pin on the western side of Wood Street, at the joint corner of Lots 7 and 8, thence with said Street, S 40-55 W, 150 feet to an iron pin in the middle of Lot 5; thence crossing Lots 4 and 5 in a northwesterly direction, 97 feet to an iron pin on the line of Lot 3 (said iron pin being 50 feet from the joint corner of Lots 3, 4 and 6); thence along the line of Lot 3 in a northeasterly direction, 10.5 feet to an iron pin; thence across Lot 3, N 75-33 W, 50 feet to an iron pin on the line of Lot 2; thence with the line of Lot 2 in a northerly direction, 121 feet to an iron pin at the joint corner of Lots 2 and 3; thence N 78-18 E, 52 feet to an iron pin in the joint corner of Lots 3, 7 and 8; thence along the joint line of Lots 7 and 8, 160 feet to an iron pin, the point of beginning.

This is the same property conveyed to the Mortgagors herein by deed of Benson P. Reid, Ora Reid Ellenburg, Rosa Reid Hooper and Ruby Reid Rogers, dated November 13, 1981, to be recorded simultaneously herewith.

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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.

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

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