Route 3, Box 396 Easley, South Carolina 29640

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STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

MORTGAGE OF REAL ESTATE
TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, SUSAN ELAINE GARDNER

(hereinafter referred to as Mortgagor) is well and truly indebted unto FRANK W. PRUITT

(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 THIRTEEN THOUSAND FIVE HUNDRED AND NO/100-----

-----Dollars (\$ 13,500.00) due and payable

In Two Hundred Forty (240) equal monthly installments of One Hundred Thirty and 41/100 (\$130.41) Dollars per month, Beginning on August 1, 1982 and continuing monthly until paid in full.

with interest thereon from June 18, 1982 at the rate of 10% per centum per annum, to be paid: AS SET OUT 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, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of GREENVILLE

ALL that lot of land in Greenville County, State of South Carolina, in Chick Springs Township, on the South side of Piney Mountain Road, and being known as the Northern part of Lot Number Twenty (20) and the Northern one-half of Lot Number Twenty-One (21), on the plat of property of Paris-Piney Park, surveyed by C.M. Furman, Jr., Engineer, June, 1926, and described as follows:

BEGINNING at an iron pin on the Southern side of Piney Mountain Road, at the joint front corner of Lots Numbers Twenty-One (21) and Twenty-Two (22), and running thence with line of Lot Number Twenty-Two (22) South 34 degrees 30 minutes West One Hundred, Seven and Five-tenths (107.5) feet to an iron pin; thence North 57 degrees 14 minutes West Seventy-Five (75) feet to an iron pin, which is the center point of Lot Number Twenty (20); thence North 34 degrees 30 minutes East One Hundred, Seven and Five-tenths (107.5) feet to an iron pin on Southern side of Pine Mountain Road; thence with the Southern side of Piney Mountain Road, South 57 degrees 14 minutes East Seventy-Five (75) feet to the point of beginning.

Derivation: Deed Book 1168, Page 301 - Frank W. Pruitt 6/18/82

IT is expressly agreed that there will be no penalty for prepayment for this Mortgage and the Note it secures.

IT is further expressly agreed that that should this property be sold, conveyed or transfered by the Mortgagor, the entire principal and interest will be due and payable in full at the time of such sale, transfer or conveyance.

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DUCUMENIARY STAMP

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 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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