

WHEREAS, Jimmy C. James and Deborah T. James

(hereinafter referred to as Mortgagor) is well and truly indebted unto Donald E. Duncan, as attorney-in-fact for Azalee C. Duncan

(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 Seven Thousand and no/100----- Dollars (\$ 7,000.00) due and payable

April 3, 1991

with interest thereon from _____ at the rate of 11% per centum per annum, to be paid: monthly

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:

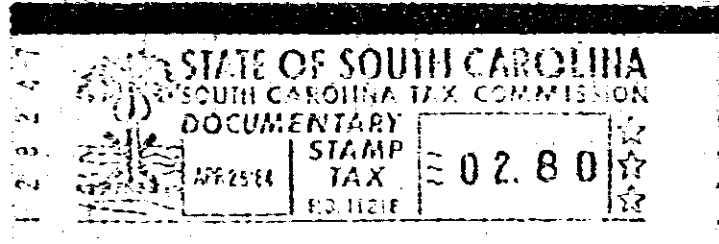
NOW, KNOW ALL MEN, That the Mortgagor, in consideration of the aforesaid debt, and in order to secure the payment thereof, and of any other and further sums for which the Mortgagor may be indebted to the Mortgagee at any time for advances made to or for his account by the Mortgagee, and also in consideration 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 piece, parcel or lot of land in the County of Greenville, State of South Carolina, being known and designated as Lot No. 10 as shown on plat of Ogden Acres, recorded in the RMC Office for Greenville County, S.C. in Plat Book BBB page 27.

THIS is the same lot conveyed to the mortgages by Donald E. Duncan et al., by deed recorded April 2, 1984, at Deed Book 1209 page 552 in the Greenville County RMC Office.

THE Mortgagor herein does hereby covenant and represent unto the said Mortgagee, his successors and assigns, that they are fully seized in fee of the property above-described, and that the property is free from all encumbrances except a mortgage to Bankers Life Company, recorded April 2, 1984, in the RMC Office for Greenville County in Mortgage Book 1654, page 897.



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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 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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