

STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

MORTGAGE
OF
REAL PROPERTY

THIS MORTGAGE, executed the 19th day of November, 1984, by E. D. O'KELLEY AND NELL S. O'KELLEY (hereinafter referred to as "Mortgagor") to First National Bank of South Carolina (hereinafter referred to as "Mortgagee") whose address is P. O. Box 1980, Columbia, South Carolina 29202

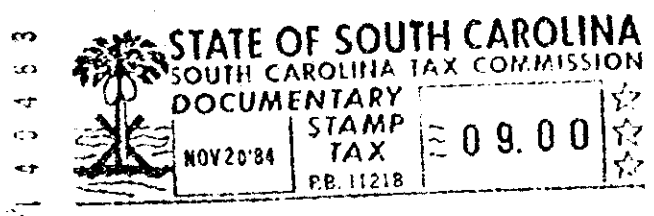
WITNESSETH:

IN CONSIDERATION of the sum of Three Dollars (\$3.00) paid to Mortgagor by Mortgagee and in order to secure the payment of a promissory note including any renewal, extension or modification thereof (hereinafter referred to as the "Note"), dated November 1984, to Mortgagee for the principal amount of THIRTY THOUSAND & NO/100 (\$30,000.00) Dollars, plus interest thereon and costs of collection, including attorneys' fees, and to further secure all future advances or re-advances that may subsequently be made to Mortgagor by Mortgagee evidenced by the aforesaid Note or any renewal, extension or modification thereof or evidenced by any instrument given in substitution for said Note, Mortgagor has granted, bargained, sold and released to Mortgagee and the successors and assigns of Mortgagee, and by this Mortgage does grant, bargain, sell, and release to Mortgagee and the successors and assigns of Mortgagee, all the following real property (hereinafter referred to as the "Property"):

ALL that piece, parcel or lot of land lying, situate and being in the State of South Carolina, County of Greenville, being known and designated as Lot 111, Section II, of Westcliffe Subdivision as shown on a plat thereof prepared by Piedmont Engineers and Architects, dated December 11, 1963, revised September 24, 1965, recorded in the R.M.C. Office for Greenville County in Plat Book 3-J at pages 72, 73, 74 and 75, and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the northern side of Westcliffe Way at the joint front corner of Lots Nos. 111 and 112, and running thence N. 9-00 W. 215 feet to an iron pin; thence running N. 31-00 E. 110 feet to an iron pin; thence running S. 9-00 E. 215 feet to an iron pin on the northern side of Westcliffe Way; thence with Westcliffe Way S. 81-00 W. 110 feet to an iron pin, the point of beginning.

This is the same property conveyed to the mortgagors herein by deed of Joseph A. Sammons and Doris B. Sammons recorded February 26, 1973, in Deed Book 968 at page 244 in the R.M.C. Office for Greenville County.



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TOGETHER with all and singular rights, members, hereditaments and appurtenances belonging or in any way incident or appertaining thereto; all improvements now or hereafter situated thereon; and all fixtures now or hereafter attached thereto (all of the same being deemed part of the Property and included in any reference thereto):

TO HAVE AND TO HOLD all and singular the Property unto Mortgagee and the heirs, successors or assigns of Mortgagee forever.

MORTGAGOR covenants that Mortgagor is lawfully seized of the Property in fee simple absolute, that Mortgagor has good right and is lawfully authorized to sell, convey or encumber the same, and that the Property is free and clear of all encumbrances except as expressly provided herein. Mortgagor further covenants to warrant and forever defend all and singular the Property unto Mortgagee and the heirs, successors or assigns of Mortgagee from and against Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.

PROVIDED ALWAYS, nevertheless, and it is the true intent and meaning of Mortgagor and Mortgagee, that if Mortgagor pays or causes to be paid to Mortgagee the debt secured hereby, the estate hereby granted

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