P. O. Box 3123
Greenville, S. C. 29602

BOOK 79 692

MORTGAGE - INDIVIDUAL FORM
STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE

FILED
GREENVILLE CO. S. C.
DEC 23 12 25 PM '81
BONNIE S. TANKERSLEY
R.M.C.

MORTGAGE OF REAL ESTATE

BOOK 1560 PAGE 431

TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, W. E. CARNER

(hereinafter referred to as Mortgagor) is well and truly indebted unto FIRST-CTIZENS 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 Twenty-eight Thousand and no/100ths---------- Dollars ($ 28,000.00) due and payable as set forth in said note

The above property is the same conveyed to the Mortgagor by deed of F. G. Phillips, Jr., recorded March 22, 1973 in Deed Book 970, page 591.

15572

DOCUMENTARY STAMP

SATISFIED
STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE
SATISFIED AND PAID IN FULL THIS 4TH
DAY OF JANUARY 19 83
FIRST CITIZENS BANK AND TRUST COMPANY
BY: Duncan W. Haffner, Jr. VP
WITNESS: Lee Mills Lucas
William A. Ulmer

FILED
GREENVILLE CO. S. C.
FEB 1 11 06 AM '83
BONNIE S. TANKERSLEY
R.M.C.

Together with all and singular rights, members, hereditaments, and appurtenances to the same belonging in any way incident or appertaining, and all 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.

The Mortgagor further covenants and agrees as follows:

(1) That this mortgage shall secure the Mortgagee for such further sums as may be advanced hereafter, at the option of the Mortgagee, for the payment of taxes, insurance premiums, public assessments, repairs or other purposes pursuant to the covenants herein. This mortgage shall also secure the Mortgagee for any further loans, advances, readvances or credits that may be made hereafter to the Mortgagor by the Mortgagee so as the total indebtedness thus secured does not exceed the original amount shown on the face hereof. All sums so advanced shall bear interest at the same rate as the mortgage debt and shall be payable on demand of the Mortgagee unless otherwise provided in writing.