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FILED GREENVILLE CO. S. C.

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LAW OFFICES OF JOHN W. HOWARD, III, ATTORNEY at LAW, 114 MANLY ST. GREENVILLE, S. C. 29601

DUNNIE S. TANKERSLEY

THIS IS A SECOND MOI

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THIS IS A SECOND MORTGAGE

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE)

TO ALL WHOM THESE PRESENTS MAT CONCERN:

WHEREAS, Luther R. Dickey and Amanda Lucille Dickey,

(hereinafter referred to as Mortgagor) is well and truly indebted unto John F. Vocke, Trustee, Sharonview Federal Credit Union, Charlotte, North Carolina,

(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 Six Thousand and 00/100-----

in One Hundred Ninety-Two (192) semi-monthly installments of Forty-Eight and 76/100 (\$48.76) Dollars each until paid in full, the first installment

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Kenneth B. Sorrels General Manager WITNESS YNAU

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Together with all and singular rights, members, hereditaments, and appurtenances to the same belonging in any way incident or appearationing, and all of the rents, issues, and profits which may arise or be had therefrom, and including all heating, plumbing, and lighting futures 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 beirs, 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 Mortgagor forever, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.