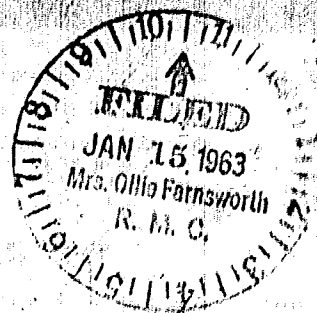


STATE OF SOUTH CAROLINA
COUNTY OF

BOOK 911 PAGE 331

MORTGAGE OF REAL ESTATE

TO ALL WHOM THESE PRESENTS MAY CONCERN:



WHEREAS, JIM K. UNDERWOOD AND MARIE UNDERWOOD

(hereinafter referred to as Mortgagor) is well and truly indebted unto

COMMUNITY FINANCE CORPORATION
100 E. North St.
Greenville, S.C.

(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 NINE HUNDRED EIGHTY-FOUR AND NO/100

Dollars (\$ 984.00) due and payable

Twenty-four installments at forty-one dollars each.

with interest thereon from date at the rate of per centum per annum, to be paid:

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

All that piece, parcel or tract of land situate, lying and being in Chick Springs Township, Greenville County, South Carolina, on the easter side of Furman Hall Road being known as a part of Lot No. 4 of the J.C. Hall Subdivision according to a plat there of made by R.E. Dalton having the following metes and bounds, to wit:

BEGINNING at an iron pin on the eastern side of Furman Hall Road at a point 189 feet from the intersection of said road with the Chick Springs Road, now Worley Road, and running thence along the line of Furman Hall Road S. 28-15 W., 125 feet to an iron pin at the corner of a lot now or formerly owned by Ella Francis; thence along the line of said property, S. 53-40 E., 300 feet to an iron pin; thence N. 28-15 E., 125 feet to an iron pin; thence N. 53-40 W., 300 feet to an iron pin, the beginning corner.

The above described property is the same conveyed to Mary S. Brewer by deed of W.L. Nelson and Leona M. Nelson dated October 15, 1959 and duly recorded in the R.M.C. Office for Greenville County, S.C. in Deed Book 636, at page 395.

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