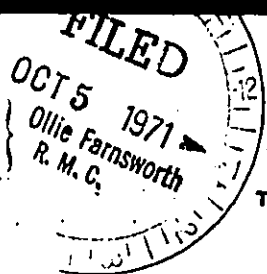


STATE OF SOUTH CAROLINA
COUNTY OF Greenville



BOOK 1208 PAGE 657

MORTGAGE OF REAL ESTATE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, I, Ann Franks

(hereinafter referred to as Mortgagor) is well and truly indebted unto
Southern Bank and Trust Company, Piedmont, 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

Four hundred eight and no/100----- Dollars (\$ 408.00) due and payable
in twelve monthly installments of \$34.00 each, the first of these being due and
payable on November 8, 1971, with a like sum on the corresponding date of each
and every calendar month thereafter until whole of said debt is paid in full.

with interest thereon from date at the rate of 7% per centum per annum, to be paid: in advance

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

being known as Lot B according to survey and plat
as made by Charles K. Dunn, Reg. L. S. , dated February 16, 1961 , containing
. 72 acres, more or less, and having the following metes and bounds to wit :

Beginning at an iron pin, corner of Bennett Street and property
of Pelzer Manufacturing Company and running thence along line of the Pelzer
Manufacturing Company N 15-36 W 365. 6 feet to an iron pin ; thence N 89-15E
158. 8 feet to an iron pin ; thence S 1-15 E 110. 7 feet to an iron pin ; thence S 72-58W
108. 8 feet to an iron pin ; thence S 15-36 E 219. 2 Feet to an iron pin , the point
of beginning.

This being the same as conveyed to James G. Kernells by deed
dated and recorded in the Office of the R. M. C. for Greenville County in Book
669, Page 209 . Said plat being recorded in Office of R. M. C. in Plat Book
WW, Page 47.

This being the same property conveyed to Ann Franks by deed
of James G. Kernells, said deed being recorded in the Office of R. M. C. for
Greenville County, recorded simultaneously with this note and mortgage.

Together with all and singular rights, members, hereditaments, 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.