MORTGAGE OF REAL ESTATE - Thomas & Pippsey, Attorney at Law, 110 Manly St., Greenville, S.C. GREENVILLE CO. S. C.

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE AUS 4 1 57 PHINDRIGAGE OF REAL ESTATE

ELIZABETH RIDDLE R.M.C.

I, Joseph J. Shabkie WHEREAS,

(hereinafter referred to as Mortgagor) is well and truly indebted unto James R. Owings, Sr.

(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 Ten Thousand and No/100-----

-- Dollars (\$ 10,000,00) due and payable

on or before five (5) years from date,

at the rate of eight (8%) per centum per annum, to be paid: quarterly. with interest thereon from date beginning October 1, 1972,

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 Greenville, in the City of Greenville, on the eastern side of Stone Haven Drive and being known and designated as Lot No. 31 on a plat entitled "Section C-1, Gower Estates", said plat being recorded in the R.M.C. Office for Greenville County in Plat Book "YY", at page 112, and having such metes and bounds as shown thereon, reference being made to the above plat for a more complete description by metes and bounds.

Together with all and singular rights, members, hereditaments, and appurtenances to the same belonging in any way incident or appertaining, and all of 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 Moffgagee, its heirs, successors and assigns, forever

The Mortgagor covenants that it is lawfully seized of the premises heireinabove 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.