MORTGAGE

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December 3lst day of THIS MORTGAGE is made this between the Mortgagor, J Cletus R. Waynick and Arlene G. Waynick

(herein "Borrower"),

C. Douglas Wilson & Co. , a corporation and the Mortgagee, organized and existing under the laws of the State of South Carolina .., whose address Greenville, S. C. (herein "Lender").

Whereas, Borrower is indebted to Lender in the principal sum of ... Twenty-Four Thousand and No/100-----Dollars, which indebtedness is evidenced by Borrower's note of even date herewith (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on January 1, 1999.

To Secure to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein contained, and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances"), Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns the following described property located in the County of Greenville , State of South Carolina:

ALL that piece, parcel or lot of land situate, lying and being in the County of Greenville, State of South Carolina, being shown as Lot No. 42 on plat of Drexel Terrace as recorded in the RMC Office for Greenville County, South Carolina, in Plat Book QQ, at Page 177, and having, according to said plat, the following courses and distances, to-wit:

BEGINNING at an iron pin on the northeastern edge of Dexter Drive, joint front corner of Lots Nos. 41 and 42, and running thence with said Drive, N. 6-12 W. 115 feet to an iron pin, joint front corner of Lots Nos. 42 and 43; thence with the common line of said lots, N. 87-45 E. 181 feet to an iron pin; thence, S. 2-55 E. 101.6 feet to an iron pin, joint rear corner of Lots Nos. 41 and 42; thence with the common line of said Lots, S. 83-20 W. 175.1 feet to an iron pin on the northeastern edge of Dexter Drive, the point of beginning.

GREENVILLE CO.S. C.

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STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

FOR VALUE RECEIVED, C. DOUGLAS WILSON & CO. hereby assigns, transfers and sets over to PHILADELPHIA SAVING FUND SOCITY, the within mortgage and the note which the same

secures, without recourse. For Kortage to this

dated this 27th day of March, 1974. Assignment See Pook 1298 c. Douglas Wilson & copage 687

In the Presenct

Carolyn G. Royles

To Have and to Hold unto Lender and Lender's successors and assigns, forever together with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements. and additions thereto, shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the foregoing, together with said property (or the leasehold estate in the event this Mortgage is on a leasehold) are herein referred to as the "Property".

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any easements and restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

Uniform Covenants. Borrower and Lender covenant and agree as follows! Emvil. 1306 19

1. Payment of Principal and Interest. Borrower shall promptly pay when due the principal of and interest on the inceptedness, 2462/ evidenced by the Note, prepayment and late charges as provided in the Note, and the principal at and interest on any Future consideration Advances secured by this Mortgage. R W O FOR GHE ANVHALL COUNTY &