WHEREAS, We, James Henry Smith and Jacqueline Mason Smith,

(hereinafter referred to as Mortgagor) is well and truly indebted unto First General Financial Services, Inc., a corporation,

(hereinafter referred to as Mortgagee) as evidenced by the Mertgagor's promissory note of even date because, the terms of which are incorporated herein by reference, in the sum of

Nine Thousand Eight Hundred Forty and NO/100 pollars (\$9840.00) due and psyable in Sixty (60) equal monthly installments of One Hundred Sixty-Four (\$164.00) Dollars each, commencing on the Twenty-Fifth day of May, 1974 and on the Twenty-Fifth day of each and every month thereafter, until paid in full,

with Interest thereon from date at the rate of 8% per centum per annum, to be paid: after maturity

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, fying and being in the State of South Carolina, County of Greenville, in Chick Springs Township, being known a and designated as Lot No. 41 in what is known as Woodland Heights, property of the I. M. Wood Estate as shown on a subdivision and plat of same made by H. S. Brockman, RLS, dated October 28th, 1955, said plat being recorded in the R.M.C. Office for Greenville County, South Carolina in Plat Book "GG", at Page 151 and having the following metes and bounds and courses and distances as shown by said plat, to-wit:

BEGINNING at an iron pin in the Southern line of Bessie Avenue, joint front corner of Lots Nos. 40 and 41, and running thence N. 45-18 E. 100 feet to an iron pin at the joint front corner of Lots Nos. 41 and 42; thence S. 39-15 E. 190 feet to an iron pin at the joint rear corner of Lots 29, 30, 41 and 42; thence S. 45-18 W. 100 feet to an iron pin at the joint rear corner of Lots 30, 31, 40 and 41; thence N. 39-15 W. 190 feet to an iron pin at the beginning corner.

This is the same property conveyed to the mortgagors herein by G. E. Johnson and Etta H. Johnson, which deed is recorded in the R.M.C. Office for Greenville County, South Carolina in Deed Book 726, at Page 438.

This mortgage is junior and inferior to a mortgage in favor of Woodruff Federal Savings and Loan Association dated June 29th, 1973 and recorded in the R.M.C. Office for Greenville County, South Carolina in REM Book 1283, at Page 74.



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 thereform, 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 Mortgagoe forever, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.

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