A STATE OF

GREENVILLE TO S. C.

STATE OF SOUTH CAROLINA OCT MORTGAGE OF REAL ESTATE GREENVILLE DOINIE S. TERKERSLEYTO ALL WHOM THESE PRESENTS MAY CONCERN: R.H.C.

WHEREAS. GREGORY C. ESPER and SANDRA A. ESPER

date

with interest thereon from

(hereinafter referred to as Mortgagor) is well and truly indebted unto JAMES H. HICKS, JR. and TERESA. HICKS

(hereinafter referred to as Mortgagoe) as evidenced by the Mortgagor's promissory note of even date herewith, the terms of which are incorporated herein by reference, is the sum of Eight Thousand Seven Hundred Twenty-Five and No/100-----

Dollars (\$ 8,725.00) due and payable in monthly installments in the amount of One Hundred Twenty-Nine and 15/100 (\$129.15) Dollars each with the first payment being due on the 6th day of November, 1983 and payments in a like amount continuing on the 6th day of each and every month thereafter for a period of five (5) years at which time a balloon payment shall be due and payable for the entire principal balance at the rate of Twelve (12) per centum per annum, to be paid together with principal.

WHEREAS, the Mortgagor may bereafter 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 delinery 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, being known and designated as Lot No. 99 of Section 2 of HOLLY SPRINGS, as shown on plat recorded in the RMC Office for Greenville County, South Carolina in Plat Book 4-R, Page 54 and having such metes and bounds as shown thereon.

Being the same property conveyed to the mortgagor herein by deed of James H. Hicks, Jr. and Teresa Hicks to be recorded of even date herewith.

00 Together with all and singular rights, members, hereditaments, and appurtenances to the same belonging in any way incident or appertaining, and 0 all of the rents, issues, and profits which may arise or be had therefrom, and fricluding 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 ruch 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 Modgagor covenants that it is lawfully seized of the premises heireinabove described ir see 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 alert of all liens and encumbrances except as provided berein. The Mortgagor further covenants to warrant and forever defend all and singular the said premises unto the Mortgagoe forever, from and against the Mortgager and all persons whomseever lawfully claiming the same or say part thereof.