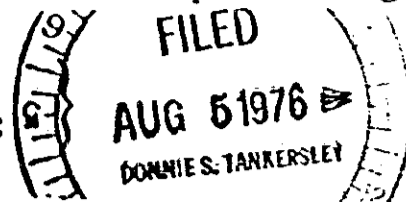


Mortgagor's Address: K 113 Dolphin Dr.
Spartanburg, S.C. 29302

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STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE



MORTGAGE OF REAL ESTATE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, KENNETH E. DARR and wife, DOROTHY F. DARR

(hereinafter referred to as Mortgagor) is well and truly indebted unto SPARTANBURG BANK & TRUST COMPANY

(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

FOURTEEN THOUSAND TWO HUNDRED and 00/100----- Dollars (\$ 14,200.00) due and payable in five (5) years according to the terms of a promissory note of even date

with interest thereon from date at the rate of per centum per annum, to be paid: according to the terms of said note.

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

BEGINNING at an iron pin on the southeastern side of West Lake Shore Drive (said iron pin bearing South 34 degrees 20 minutes East 30 feet from an iron pin at the front corner between Lots 1171 and 1172 in the Lake Lanier Sub-division) and running thence South 50 degrees 40 minutes East 31.7 feet to an iron pin at the edge of the waters of Lake Lanier; thence South 38 degrees 41 minutes West 25 feet along the edge of the waters of Lake Lanier to an iron pin; running thence North 42 degrees 04 minutes West 35.4 feet to an iron pin on the southeastern edge of West Lake Shore Drive; thence along and with West Lake Shore Drive North 48 degrees 59 minutes East 20 feet to an iron pin, being the point of BEGINNING.

Together with the boat house and dock and easement therefor as shown on the aforementioned plat and as confirmed by the Decree of the Honorable Frank Eppes recorded in Judgment Roll #76-459 in the Office of the Clerk of Court for Greenville County.

Being the identical property conveyed to C. Allan Pruette and wife, Emma W. Pruette, by deed from Estelle Owens Collier, dated February 12, 1976, recorded in Deed Book 1032, Page 185, in the R.M.C. Office for Greenville County. Reference was made to Judgment Roll #76-459 in the Office of the Clerk of Court for Greenville County.



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 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.

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