STATE OF SOUTH CAROLINAUD THIE S. TANKERSLEY COUNTY OF GREENVILLE R.H.C.

MORTGAGE OF REAL ESTATE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

WHEREAS, Terry L. Helms and Sandra T. Helms

(hereinafter referred to as Mortgagor) is well and truly indebted unto MCC Financial Services, Inc., 123 West Antrim Drive, Greenville, South Carolina

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

maturity
with Interest thereon from Kill at the rate of Seven per centum per annum, to be paid: on demand

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 Mortgagoe at any time for advances made to or for his account by the Mortgagoe, and also in consideration of the further sum of Three Dollars (\$3.00) to the Mortgagor in hand well and truly paid by the Mortgagoe 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 Mortgagoe, its successors and assigns:

"All that certain piece, percel 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. 86 of Monaghan Subdivision, Section 2, according to Plat, thereof, made by Piedmont Engineering Service, recorded in Plat Book GG, Page 151, R.M.C. Office for Greenville County, and being located on the southwest side of Floyd Street, now Monaview Circle.

This is the same property conveyed to the Mortgagees herein by Lindsey D. McCombs which Deed is dated October 21, 1976 and recorded in the R.M.C. Office for Greenville County, South Carolina in Deed Book 1045 at Page 24.

This Mortgage is junior and inferior to a certain mortgage in favor of National Home Acceptance Corporation which Mortgage is recorded in the R.M.C. Office for Greenville County in Book 1/31, at Page 5/3.

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

(CONTINUED ON NEXT PAGE)