LAW OFFICES OF JOHN W. HOWARD, III, ATTORNEY at LAW, 114 MANLY ST. GREENVILLE, S. C. 29601

THIS IS A SECOND MORTGAGE

MORTGAGE OF REAL ESTATE

TO ALL WHOM THESE PRESENTS MAY CONCERN:

STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

WHEREAS, Luther R. Dickey and Amanda Lucille Dickey,

(hereinalter referred to as Mortgagor) is well and truly indebted unto John F. Vocke, Trustee, Sharonview Federal Credit Union, Charlotte, North Carolina,

in One Hundred Ninety-Two (192) semi-monthly installments of Forty-Eight and 76/100 (\$48.76) Dollars each until paid in full, the first installment being due May 31, 1977,

month

with interest thereon from date

at the rate of

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, near the City of Greenville, being known and designated as Property of Otis Davis, according to plat made November 21, 1967, by Carolina Engineering & Surveying Co., and having, according to said plat, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the southeasterly side of Sherman Lane and running thence S. 42-48 E. 124.8 feet to an iron pin; thence S. 56-25 N. 5 feet to a point; thence S. 35-55 E. 15.8 feet to an iron pin; thence S. 54-05 W. 108.3 feet to an iron pin; thence N. 35-55 W. 60.7 feet to a point; thence S. 41-40 W. 10 feet to a point; thence N. 37-08 W. 80 feet to an iron pin on Sherman Lane; thence along Sherman Lane N. 53-35 E. 110 feet to an iron pin, the point of beginning.

This being the same property conveyed to the Mortgagors herein by Deed of Jack E. Shaw Builders, Inc., which Deed is dated May 10, 1977, and is to be recorded herewith in the RMC Office for Greenville County, S. C.

The Mortgagee's mailing address is P. O. Box 1414, Charlotte, N.C. 28232.

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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 helrs, 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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THE RESERVE OF THE PARTY OF THE