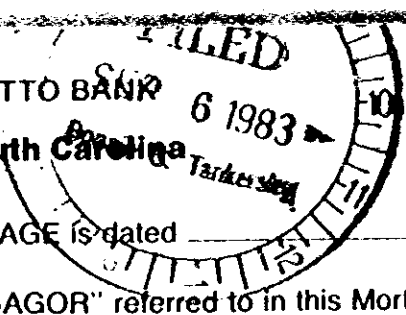


THE PALMETTO BANK

State of South Carolina
County of



Mortgage of Real Estate

BOOK 1524 PAGE 314

THIS MORTGAGE is dated August 31, 1983

THE "MORTGAGOR" referred to in this Mortgage is Richard A. McGrath and Haruko McGrath
whose address is 214 Manassas Drive, Simpsonville, South Carolina 29681

THE "MORTGAGEE" is The Palmetto Bank
whose address is West Main Street, P. O. Box 49, Laurens, South Carolina 29360

THE "NOTE" is a note from Richard A. McGrath and Haruko McGrath
to Mortgagee in the amount of \$54,281.38, dated August 31, 1983. The
Note and any documents renewing, extending or modifying it and any notes evidencing future
advances are all referred to as the "Note" and are considered to be a part of this Mortgage. The
final maturity of the Note is August 31, 2003. The amount of debt secured by
this Mortgage, including the outstanding amount of the Note and all Future Advances under
paragraph 13 below, shall at no time exceed \$ 54,281.38, plus interest, attorneys' fees not to exceed
fifteen (15%) per cent of the unpaid debt, and court costs incurred in collection of amounts due hereunder, and
Expenditures by Mortgagee under paragraph 5 below. Interest under the Note will be deferred, accrued or
capitalized, but Mortgagee shall not be required to defer, accrue or capitalize any interest except as provided in
the Note.

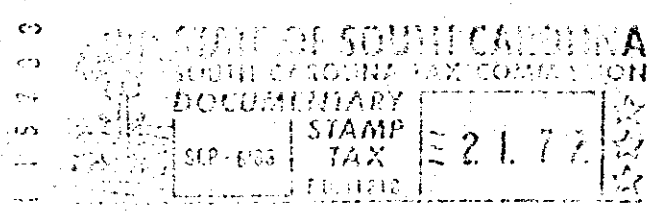
THIS MORTGAGE is given to secure to Mortgagee the repayment of the following amounts, with interest: (a) the
indebtedness evidenced by the Note; (b) any Future Advances made under paragraph 13 below; (c) Expenditures by
Mortgagee under paragraph 5 below; and (d) attorneys' fees, court costs and other amounts which may be due under the
Note and this Mortgage. In consideration of the above indebtedness and for other valuable consideration which Mortgagor
acknowledges receiving, Mortgagor does hereby mortgage, grant and convey to Mortgagee, and the Mortgagee's heirs,
successors and assigns, the following described property:

All that certain piece, parcel or lot of land situate, lying and
being in the County of Greenville, State of South Carolina being
shown and designated as Lot 159 on a plat of Powderhorn, Section 3,
recorded in the RMC Office for Greenville County in Plat Book 7C,
Page 4 and having according to said plat the following metes and
bounds, to-wit:

BEGINNING at a point on the southern side of Manassas Drive at the
joint front corner of Lots 158 and 159 and running thence with the
with the common line of said lots S. 22-01-30 E. 125.75 feet to
a point; thence N. 67-58-30 E. 80 feet to a point at the joint
rear corner of Lots 159 and 160; thence with the common line of
said lots, N. 22-01-30 W. 125.75 feet to a point on the southern
side of Manassas Drive; thence along the southern side of said
Drive S. 67-58-30 W. 80 feet to the point of beginning.

This property is the identical property conveyed to the Mortgagors
by deed of American Service Corporation of South Carolina recorded
August 25, 1980 in the RMC Office for Greenville County in
Deed Book 1131 at Page 849.

This property is made subject to all easements, rights of way
and restrictions appearing of record or on the premises as may be
applicable to the above described property as well as to applicable
zoning laws and ordinances, if any.



TOGETHER with all and singular rights, members, hereditaments and appurtenances belonging or in any
way incident or appertaining thereto; all improvements now or hereafter situated thereon; and all fixtures now
or hereafter attached thereto (all of the same being deemed part of the Property and included in any reference
thereto);

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