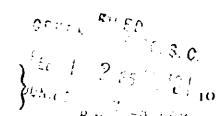
STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE



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MORIGAGE OF REAL ESTATE
10 AEL WHOM THESE FRESENTS MAY CONCERN:

WHEREAS, WE, ROBERT W. NEWELL AND PATRICIA D. NEWELL,

(hereinafter referred to as Mortgagor) is well and truly indebted unto

COMMUNITY BANK P. O. Box 6807 Greenville, SC 29606

thereinafter 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 SEVENTY-SIX THOUSAND AND NO/100THS-----

-- Dollars (\$ 76,000.00

I due and payable

The entire balance to include interest and principal shall become due February 1, 1989.

with interest thereon from terms of the note.

at the rate of

per centum per annum, to be paid: according to

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.

ALL that certain piece, parcel or lot of land located in the County of Greenville, State of South Carolina, in Ward One of the City of Greenville, on the north side of West Earle Street, and being known and designated as Lot D and a part of Lots E and G of May 6 of the Mountain City Land & Improvement Company, as shown on plat thereof recorded in the RMC Office for Greenville County in Deed Book WW, Pages 604 and 605, reference to said plat for the metes and bounds thereof.

This is the same as that conveyed to Robert W. Newell and Patricia D. Newell by deed of Francis G. Harrison, III and Carol U. Harrison being dated and recorded concurrently herewith.

At the option of the Mortgagee, the indebtedness secured by this Mortgage shall become due and payable if, without the written consent of the Mortgagee, the Mortgagor shall convey away the mortgaged premises, or if the title shall become vested in any other person in any manner whatsoever other than by death of the Mortgagor. It is understood and agreed that in consideration for the consent of the Mortgagee to any transfer of title to the mortgaged premises, the Mortgagee at its option may charge a loan transfer fee and/or require changes in the rate of interest, term of loan, monthly payments of principal and interest and other terms and conditions of this Mortgage and/or the Note secured hereby.

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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 heirs, successors and assigns, forever.

CHANGE REPORTED FOR A STOCK OF THE REPORT OF THE CONTROL OF THE CO

The Mortgagor covenants that it is lawfully seized of the premises hereinabove described in the simple absolute, that it has good right cound is lawfully authorized to sell, convey or encumber the same, and that the premises are free and clear of all liens and encumbrances except provided herein. The Mortgagor further covenants to warrant and forever defend all and singular the said premises unto the Mortgagoe forever, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.