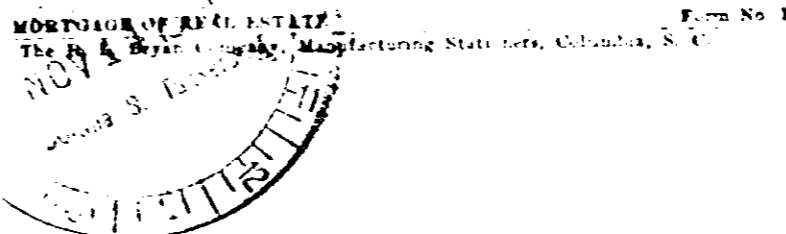


P.O. Box 1944, Greenville, S.C. 29602



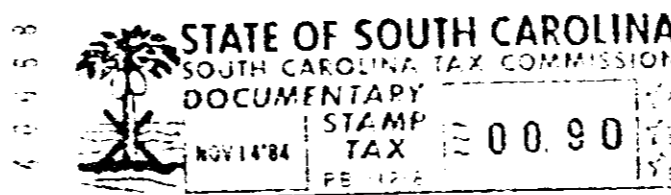
State of South Carolina,

COUNTY OF GREENVILLE

To All Whom These Presents May Concern:

WHEREAS, we the said Ray L. Garren and Yvonne B. Garren
 in and by our certain Note or obligation, bearing date the 6th
 day of November, A. D. 1984, stand firmly held and bound unto
 Michelin Tire Corporation Federal Credit Union in the personal name of

conditions for the payment of the full and just sum of Three Thousand and No/100ths (\$3,000.00)
 Dollars with interest thereon payable in the manner and at the times set forth
 in said Note, the maturity date of which, unless sooner paid, is November 15, 1988.



as in and by the said Note and condition thereof, reference
 being thereunto had, will more fully appear.

Now, Know All Men, That we the said Ray L. Garren and Yvonne B. Garren
 (hereinafter referred to as Mortgagor) in consideration
 of the said debt and sum of money aforesaid, and for the better securing the payment thereof to the said
 Michelin Tire Corporation Federal Credit Union (hereinafter, according to the condition
 referred to as Mortgagee) of the said Note, and also in consideration of the further sum of THREE DOLLARS, to
 us the said Mortgagor
 in hand well and truly paid by the said Mortgagee

at and before the sealing and
 delivery of these presents, the receipt whereof is hereby acknowledged, have granted, bargained, sold and released,
 and by these presents do grant, bargain, sell and release unto the said Mortgagee
 ALL that certain piece, parcel or tract of land situate, lying and being in Oaklawn Town-
 ship, Greenville County, South Carolina, containing 8.04 acres, more or less, and being
 shown and designated as Tract No. 14 on property of Nellie K. Hopkins Estate by Bakkum-
 Deloach & Associates, dated October 5, 1976, and recorded in the Office of the R.M.C. for
 Greenville County in Plat Book 5-X, at Pages 31 & 32, and having, according to said plat,
 the following metes and bounds, to-wit:
 BEGINNING at an iron pin on the west side of Gunter Road, joint front corner of Tracts 13
 and 14, and running thence along Tract 13, S.50-15 W., 1231.5 feet, a portion of which dis-
 tance runs through Hopkins Lake to a point in line of Tract 12-B, which point is also the
 joint rear corner of Tracts 14 and 13; thence along the rear line of Tract 12-B, N.51-00
 W., 390.2 feet to a point in said lake, joint rear corner of Tracts 12-B, 14 and 15;
 thence along the line of Tract 15, N.59-30 E. 1366.1 feet, a portion of which distance
 runs through Hopkins Lake to an iron pin on the west side of Gunter Road; thence along
 the west side of Gunter Road, S. 25-45 E. 168 feet to an iron pin on the west side of
 Gunter Road, the beginning corner.

The above described property is subject to:

1. Easement for construction and maintenance of the lake hereinabove referred to granted
 by Nellie K. Hopkins to Greenville County Soil Conservation District, dated May 8, 1958,
 and recorded in the Office of the R.M.C. for Greenville County in Deed Book 614 at Page
 419; and
2. Agreement between Piedmont Natural Gas Co., Inc. and Greenville County Soil Conser-
 vation District, dated December 15, 1960, and recorded in the Office of the R.M.C. for
 Greenville County in Deed Book 1043 at Page 397.

(continued)

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