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STATE OF SOUTH CAROLINA
COUNTY OF GREENVILLE } RE84-122

MORTGAGE OF REAL ESTATE
TO ALL WHOM THESE PRESENTS MAY CONCERN:
PURCHASE MONEY MORTGAGE

WHEREAS, WE ROBERT E. JERNIGAN AND L. TERESA JERNIGAN,

hereinafter referred to as Mortgagor) is well and truly indebted unto ROSCOE HINES AND FRANCES G. HINES

3545 RUTHERFORD RD APT 22S, TAYLOR, SC 29687

hereinafter 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 TWENTY-THOUSAND AND NO/100THS

Dollars (\$20,000.00) due and payable

The final payment date on this mortgage is MARCH 15, 1994. *RE*

with interest thereon from at the rate of per centum per annum, to be paid: according to the terms of the note.

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:

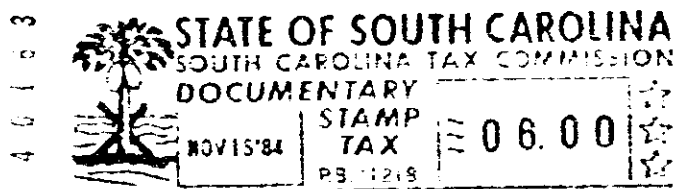
"ALL that certain piece, parcel or lot of land, with all improvements thereon, or hereafter constructed thereon, situate, lying and being in the State of South Carolina, County of Greenville

ALL that lot of land in the County of Greenville, State of South Carolina, being shown as a part of lot 17, Section 2, on a plat of Fallis Annex as shown in Plat Book C at page 101, said lot being on the southern side of Caren Drive and according to a plat by Clarkson Surveying Company dated January 8, 1979 recorded in Plat Book 9-N at page 50 in the RMC Office for Greenville County, South Carolina, the following metes and bounds, to-wit:

BEGINNING at an iron pin on the Southern side of Caren Drive; thence running S23-15E 100 feet to an old iron pin; thence running S64-30W 133.1 feet to a point; thence turning N18-50W 100.4 feet to a point on the Southern side of Caren Drive; thence with said drive turning N64-30E 124.3 feet to an iron pin, the point of BEGINNING.

This being the same as that conveyed to Robert E. Jernigan and L. Teresa Jernigan by deed of Roscoe Hines and Frances G. Hines 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.

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.