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STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

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

WHEREAS, CHESTER C. SMITH, JR. and LINDA JEAN HUDSON SMITH

(hereinaster referred to as Mortgagor) is well and truly indebted unto FIRST CITIZENS BANK & TRUST COMPANY P.O. Box 3028, Greenville, S.C. 29602

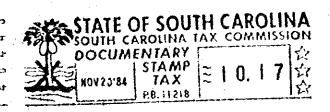
as per the terms of that promissory note of even date herewith

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 Mortgagoe 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, the Mortgagee's heirs, 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, being shown and designated as Tracts 3-A and 3-B, both containing approximately 1.51 acres each, on plat entitled "Property of Linda Hudson Smith" as recorded in Plat Book 11-B at Page 30, in the RMC Office for Greenville County, S.C. and having such metes and bounds as shown thereon.

THIS being a portion of the property conveyed to the mortgagor, Linda Jean Hudson Smith by deed of Venice Hudson Robertson recorded in Deed Book 1200 at Page 33, in the RMC Office for Greenville County, S.C., on November 4, 1983 and to the mortgagor, Chester C. Smith, Jr., by deed of Linda Jean Hudson Smith recorded in the RMC Office for Greenville County, S.C. herewith.



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 is 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 Mortgagoe forever, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.

1328-H-21