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STATE OF SOUTH CAROLINA,

COUNTY OF GREENVILLE

To All Whom These Presents May Concern:

WHEREAS We , TOM S. BRUCE AND TOM S. BRUCE, JR.

are well and truly indebted to

THE NORTHWESTERN BANK OF ASHEVILLE, NORTH CAROLINA

TWO HUNDRED SIXTY-FIVE THOUSAND in the full and just sum of

certain promissory note in writing of even date herewith, due and payable Dollars, in and by OL R according to the terms of said promissory note of even date herewith; and

WHEREAS, the parties hereto intend this instrument to be a counterpart to that certain Deed of Trust executed and delivered by the mortgagors herein to Bruce A. Elmore, Trustee for The Northwestern Bank of Asheville, North Carolina, which has been recorded in the Office of the Register of Deeds for Buncombe County, North Carolina in Deed Book 846 at Page 412, and which covers the same property hereinafter described and secures said promissory note.

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NOW, KNOW ALL MEN. That We , the said Tom S. Bruce and Tom S. Bruce, Jr.

in consideration of the said debt and sum of money

aforesaid, and for the better securing the payment thereof, according to the terms of the said note, and also in consideration of the further sum of Three Dollars, to us in hand well and truly paid at and before the sealing and delivery of these presents, the receipt whereof is hereby acknowledged, have granted, hargained, sold and released, and by these presents do grant, bargain, sell and release unto the said

THE NORTHWESTERN BANK OF ASHEVILLE, NORTH CAROLINA

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The First, Second, Third, Fourth, Fifth and Sixth Tracts hereinafter described are situated in Lower Hominy Township, County of Buncombe, State of North Carolina, and are more particularly described as follows:

FIRST TRACT: BEGINNING at a double white oak, the Northwest corner of the property conveyed to S. M. White by V. B. Bailey by deed recorded in Deed Book 556, Page 267, Buncombe County Registry; thence N. 21-39 W. 797.74 feet to a stake in the Southern margin of the right-of-way of the Southern Railway; thence with said margin of said right-of-way, N. 60-36 E. 251 feet to a concrete monument in the Southern margin of the right-of-way of Interstate 40; thence with said margin of said right-of-way, S. 80-17 E. 567.25 feet to a stake in the western line of the property described in a deed from Mazel Jones to S. M. White, recorded in Deed Book 556, Page 248, Buncombe County Registry; thence with the western line of said tract, S. 18-49 E. 526.4 feet to a concrete post at the Northwest corner of the property described in Deed Book 556, at Page 267, above referred to; thence with the Northern line of said last mentioned tract, S. 67-30 W. 707 feet to the BEGINNING.

SECOND TRACT: BEING all of Lots 20, 21, 22 and 23, as shown on a plat recorded in Plat Book 198, at Page 208, Buncombe County Registry.

THIRD TRACT: BEGINNING on a stake in the Northern margin of an unnamed street, at the Western end of said street as shown on a plat hereinafter referred to, and runs thence with the Southern line of Lot 27, N. 75-30 W. 50 feet to the Southwest corner of Lot 27; thence with the Western line of Lot 28, S. 67-30 W. 41.33 feet to a stake in the Western line of Lot 28; thence with the Northern line of Lot 28, S. 75-30 E. 81 feet to the Western end of said unnamed street; thence N. 26-23 E. 25 feet to the BEGINNING, and being a small strip off the Northwest corner of Lot 28 of Sandhill Estates, Section B, as shown on a plat recorded in Plat Book 21, at Page 3, in the Buncombe County Public Registry.