STATE OF SOUTH CAROLINA COUNTY OF GREENVILLE

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

WHEREAS, JUDY W. ROSS,

thereinafter referred to as Mortgagor) is well and truly indebted unto COMMUNITY BANK

(hereinafter referred to as Mortgagee) as eviden ed by the Mortgagor's promissory note of even date herewith, the terms of which are incorporated herein by reference, in the sum of

simple

with interest thereon from date at the rate of 9 per centum per annum, to be paid in full

June 8, 1978

WHEREAS, the Mortgagor may heleafter 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 Mortgagor 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, being known and designated as Lot No. 191 of a subdivision known as Coach Hills as shown on a plat prepared by Piedmont Engineers, Architects and Planners dated September 26, 1974 and recorded in the R. M. C. Office for Greenville County in Plat Book 4 X at pages 85 and 86 and revised November 25, 1974 and recorded in the R. M. C. Office for Greenville County in Plat Book 4 X at page 94, and having the metes and bounds as shown in Deed Book 1050 at Page 233.

This mortgage being junior to that certain mortgage executed to First Federal Savings and Loan on October 28, 1975, in the sum of Twenty-one Thousand and No/100 Dollars (\$21,000.00) recorded in the R. M. C. Office for Greenville County in Mortgage Book 1352 at Page 373, and on which there is a balance due of Twenty Thousand, Six Hundred Two and 29/100 Dollars (\$20,602.29).

This being the identical property conveyed to Judy W. Ross by deed of John R. Ross on September 28, 1976, recorded in the R. M. C. Office for Greenville County in Deed Book 1050 at Page 233.

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

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